



2025

Takaful Investment-Linked
Fund Performance Report

Important Notice

Please be informed that the funds' daily unit prices are available on our website at www.sunlifemalaysia.com.

Sun Life Malaysia Takaful Berhad

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CEO's Message

“Takaful is built on shared responsibility and mutual assistance. We strengthen this promise through disciplined, long-term investment and protection solutions, alongside better services to build lifetime financial security for our Clients and communities.”

Noor Azam Bin Mohd Yusof

Chief Executive Officer
Sun Life Malaysia Takaful Berhad



CEO's Message

Dear Valued Client,

On behalf of Sun Life Malaysia Takaful Berhad, I am pleased to present our 2025 Takaful Investment-Linked Fund Performance Report. This report outlines the performance of our investment-linked funds, alongside the key developments that shaped our business over the year.

Market Overview

In 2025, global markets navigated periods of volatility but ultimately delivered positive returns. Early in the year, uncertainty surrounding United States trade policy following President Donald Trump's return to office, coupled with softer sentiment in technology stocks, led to uneven market performance across the region. This culminated in a sharp pullback in April following new tariff announcements and retaliatory measures.

Investor confidence gradually recovered, supported by resilient economic growth, steady corporate earnings and a shift towards interest rate cuts by major central banks, including the U.S. Federal Reserve.

Conditions improved in the second half of the year as trade tensions eased and policy clarity strengthened. Emerging markets, particularly technology-focused sectors in Asia, led the recovery. Overall, global equities ended the year on a firmer footing, underpinned by stable growth and moderating inflation.

Domestically, Bank Negara Malaysia reduced the Overnight Policy Rate to 2.75% to support growth amid external uncertainties. This, together with resilient domestic demand and supportive fiscal and monetary policies, helped sustain positive momentum in the local equity market for the second consecutive year.

Against this backdrop, our funds delivered encouraging outcomes. The Sun Life Malaysia Islamic Asia Pacific Equity Funds achieving double-digit returns. Our investment approach remains anchored in discipline and active positioning to capture opportunities in a changing market environment.

CEO's Message

(Continued)

Key Business Highlights for 2025

As a trusted family takaful operator, we are guided by Shariah principles and the spirit of ta'awun (mutual assistance) and shared responsibility. During the year, we focused on the everyday moments that matter to our Clients, making it easier to reach us, strengthening the takaful solutions we offer, and holding ourselves to the highest standards of governance, so we can serve you with greater consistency and care.

Expanding Access and Strengthening Distribution

We continued to broaden access to our protection solutions by strengthening collaboration across our core distribution channels. To support this growth, we relaunched our Johor Bahru branch, reaffirming our commitment to the Southern region and bringing our services closer to Clients and advisors.

Advancing Digital Experience

We made further progress in our journey to become a digital enterprise by enhancing how Clients interact with us. This included improvements to our Client app and self-service capabilities, alongside the introduction of live chat, chatbots and AI-enabled assistants, *Emma* and *Sara*. We also expanded automation across our claims and underwriting processes, while leveraging analytics to improve turnaround times, consistency and overall service experience.

Supporting Financial Needs through Faith-Aligned Takaful Solutions

We continued to enhance our takaful product offerings to support Clients in building long-term financial resilience. In 2025, we introduced Sun Enrich Extra-i and Sun Heritage-i, expanding choice and flexibility for those seeking flexible protection solutions. We also rolled out the 11.11 Group Term Takaful campaign, offering accessible protection with guaranteed acceptance for death and 36 critical illnesses through a fully digital, simplified application process.

CEO's Message

(Continued)

Promoting Financial Literacy and Healthier Communities

We remained committed to advancing financial literacy and health awareness through targeted community initiatives.

Findings from our Insure or Unsure Insurance and Takaful Literacy Survey 2025 highlighted a clear gap in legacy planning. While 65% of respondents recognised its importance, only 15% had a plan in place. In response, we expanded our InsureLit Campaign 2.0 through digital and on-ground educational efforts, including roadshows at high-traffic shopping malls in the Klang Valley, reaching a potential footfall of 1.3 million shoppers and achieving a social reach of 6.8 million.

Our InsureLit Youth Programme reached over 660 university students across the Klang Valley, equipping aspiring youth with essential financial knowledge. We also supported the Malaysian Takaful Association's financial literacy programme, extending the importance of takaful literacy to a further 500 students.

In promoting healthier lives, our Diabetes Programme reached more than 6,700 individuals, including underserved community, through blood screening initiatives and public outreach efforts, supporting early detection and prevention.

Recognition for Trust and Culture

We were honoured with several recognitions in 2025 that reflect the trust of our Clients and the dedication of our people.

These include our first Gold Award for Banking, Investment and Insurance at the Putra Aria Brand Awards, a Bronze for Best PR Campaign – Thought Leadership and Reputation Management at the Marketing Interactive PR Awards, and certification as a Great Place to Work® for the third consecutive year.

CEO's Message

(Continued)

2026 Outlook

Looking ahead, we will continue to strengthen our role as a trusted partner in faith-aligned financial planning, supporting our Clients to protect what matters, build wealth responsibly and plan their legacy in line with Shariah principles.

We will also advance waqf as part of our proposition, enabling Clients to integrate protection, savings and lasting charitable impact into a single, structured plan that benefits both family and community over time.

At the same time, we will deepen our takaful capabilities across distribution, operations and Shariah governance, while raising the standard of advice through stronger training, tools and oversight. This will translate into clearer guidance, better service experiences and solutions that meet evolving needs at every life stage.

I would like to thank our Clients for your continued trust and confidence. Your support drives us to keep improving and to serve you better each day. I also extend my appreciation to our Board, employees, advisors and partners for their dedication and commitment.

As always, we remain focused on supporting you through faith-aligned financial planning and responsible investing, so you can achieve lifetime financial security and live healthier lives.

Noor Azam Bin Mohd Yusof

Chief Executive Officer

Sun Life Malaysia Takaful Berhad

Market Review and 2026 Outlook

Fixed Income

2025 was a year defined by uncertainty as United States President Donald Trump took office and rolled out a wide range of policies, from sweeping tariffs to further U.S. fiscal expansion. Despite these headwinds, global growth held up better than expected, with the International Monetary Fund projecting growth to remain steady at 3.3%. Meanwhile, inflation continued to ease, despite initial concerns that tariffs would trigger price spikes, creating room for further monetary easing by major central banks. In the U.S., markets were shaken by the unexpected imposition of blanket tariffs on all trading partners, pushing tariff rates to levels not seen since the 1930s. The move weakened the U.S. dollar's traditional safe-haven appeal and drove the 10-year U.S. Treasury yield to a high of 4.5%. Since then, several countries have negotiated reciprocal tariff arrangements, and the U.S. and China have reached a temporary trade truce.

Despite tariff uncertainties, the U.S. economy proved resilient, expanding 4.3% in the third quarter, supported by strong consumer spending, even as the labour market softened and inflation remained elevated. Concerns over fiscal sustainability grew after Moody's downgraded the U.S. sovereign rating to AA1. Worries intensified with the passage of the One Big Beautiful Bill Act, which is projected to add US\$3.4 trillion to federal deficits over the next decade. Against this backdrop, the Federal Reserve resumed cutting interest rates, lowering the policy rate by a total of 75 basis points (bps) in 2025 to a range of 3.50% - 3.75%. These developments contributed to a steepening of the U.S. Treasury yield curve, with most yields falling by 7 – 77bps, except the 30-year bond, which rose slightly by 6bps.

In China, economic activity slowed under the weight of U.S. tariffs, ongoing property sector strains, and weak consumer sentiment. Policymakers rolled out targeted measures to support spending and investment, while the People's Bank of China cut interest rates to shore up growth. These efforts helped the country meet its official full-year growth target of 5%, one of the weakest performances in three decades outside the pandemic. Meanwhile, Japan stood out as a rare bright spot. With a more optimistic outlook for growth and inflation, the Bank of Japan raised interest rates by 50bps to 0.75%. Expectations of further fiscal stimulus pushed government bond yields sharply higher, with the 10-year yield rising 97bps to 2.1% and the 30-year yield climbing 111bps to 3.4%.

Market Review and 2026 Outlook

(Continued)

Domestically, Malaysia navigated global uncertainty with resilience. Bank Negara Malaysia (BNM) pre-emptively cut its policy rate by 25bps to 2.75% in July. The economy performed better than expected, posting 4.9% growth for 2025 and surpassing the official forecast range of 4.0% – 4.8%. This strength was underpinned by robust domestic demand, firmer exports, and healthy investment activity. The government has also reaffirmed its commitment to fiscal consolidation, including measures such as fuel and diesel subsidy rationalisation. These efforts are bearing results, with the fiscal deficit projected to narrow from 4.1% of Gross Domestic Product (GDP) in 2024 to 3.8% in 2025 and 3.5% in 2026. For 2026, economic growth is expected to moderate to 4.0% – 4.5%, while inflation should remain manageable at 1.5% – 2.3%. BNM is therefore likely to keep the policy rate unchanged at 2.75% unless growth surprises on the upside.

Malaysia's bond market also performed well, in line with global fixed income markets, as yields declined by 20 – 48bps across the curve. Unlike long-dated U.S. Treasuries, local yields remained anchored by the government's credible fiscal strategy. Looking ahead to 2026, global financial markets are likely to continue experiencing bouts of volatility due to uncertainty surrounding President Donald Trump's trade and economic policies. Nonetheless, Malaysia's fixed income market should remain supported by the government's ongoing fiscal consolidation efforts, stable monetary policy, strong institutional demand, and ample domestic liquidity.

Equity

Global equity markets experienced heightened volatility in 2025 but ended the year in positive territory. Uncertainty around U.S. trade policy following President Donald Trump's return to office weighed on sentiment, particularly in the first half. However, resilient economic growth, improving corporate earnings visibility, and a gradual shift toward monetary easing by major central banks supported overall returns. Risk appetite strengthened as trade negotiations progressed and policy clarity improved.

Performance diverged early on, with the Eurozone outperforming most regions. U.S. equities advanced but lagged global peers as technology sector enthusiasm moderated following the emergence of China-based AI start-up DeepSeek. China and Asia ex-Japan markets posted modest, uneven gains, despite selective stimulus. Volatility intensified in April after the "Liberation Day" tariffs, triggered a broad sell-off in global risk assets. China's retaliation added pressure, lifting demand for safe havens such as gold. A 90-day tariff suspension later stabilised sentiment, supporting recovery in the second quarter alongside resilient earnings.

Market Review and 2026 Outlook

(Continued)

Market momentum strengthened in the second half amid easing trade tensions, supportive policies, and rate cuts by the Federal Reserve in September. Emerging markets outperformed developed markets, driven by renewed global risk appetite, strong interest in Asian technology, and additional stimulus measures in China. Global equities ended the year firmer, supported by solid earnings and moderating inflation. Emerging markets, particularly technology segments, outperformed, while U.S. equities lagged due to softer sentiment toward large-cap technology and relatively more attractive valuations elsewhere. Despite continued focus on AI, only two of the 'Magnificent Seven' stocks outperformed the broader market.

Locally, the benchmark FTSE Bursa Malaysia Kuala Lumpur Composite Index (FBMKLCI) began 2025 on a weak footing, falling 5.2% in January amid heavy sell-offs in AI and data centre stocks following new U.S. AI chips export restrictions, compounded by persistent foreign net selling over trade policy uncertainty. The decline extended into March as escalating trade tensions raised recession concerns.

Despite mixed global performances, the FBMKLCI rebounded in April, reaching its highest level since President Trump's reciprocal tariff announcement. Improved sentiment from renewed U.S. – China trade negotiations helped cushion domestic volatility, with the recovery extending into 2Q25 as geopolitical tensions eased and progress was made in the U.S. – Malaysia tariff discussions.

Momentum strengthened in 3Q, tracking the global equity uptrend amid clearer U.S. tariff direction and mildly positive 2Q25 corporate earnings. Malaysia's stable political environment provided added resilience. For the year, the FBMKLCI gained 2.3%, marking a second consecutive year of positive returns, supported by domestic strength and a firmer Ringgit despite heavy foreign outflows. Foreign investors recorded a cumulative net sell of RM22.3 billion, largely offset by domestic institutional buying of RM20.9 billion — an 81% increase from RM11.6 billion in 2024.

After three consecutive years of strong gains, global equities remain resilient, supported by an accommodative Federal Reserve stance and the AI-driven growth narrative. However, volatility is likely to persist in 2026 amid escalating geopolitical tensions and tariff uncertainty. The global macroeconomic outlook is stable to moderating. The International Monetary Fund projects global GDP growth at 3.3% in 2026, unchanged from 2025, while the World Bank expects a moderation to 2.6% from 2.7%. Geopolitical risks remain a key overhang, with potential tariff disputes ahead of the U.S. midterm elections weighing on sentiment. A weaker U.S. dollar, however, provides a supportive backdrop for emerging markets and presents a key thematic opportunity.

Market Review and 2026 Outlook

(Continued)

Domestically, Malaysia's strong 4Q25 GDP momentum positions the economy to meet and potentially exceed, the upper end of its 2025 growth target. Resilient domestic demand, moderating inflation, supportive fiscal and monetary policies, sustained corporate earnings, and ongoing structural reforms underpin the medium-term outlook. The launch of Visit Malaysia Year 2026 is expected to support tourism-related sectors, while targeted cash assistance measures should sustain consumer confidence. The FBMKLCI remains attractively valued, trading slightly below its 10-year average. Although foreign shareholdings remain near multi-year lows, signs of stabilization are emerging, with steady domestic institutional support providing a key market anchor.

Fund Objectives / Policies

Sukuk, Islamic money market instruments and Islamic placement of deposits

Minimum of 70% of Net Asset Value (NAV)

Other permitted Islamic investments

Maximum of 30% of NAV

Asset profile

Ringgit denominated only

Investor's risk profile

Low

Investment horizon

Medium to long term

Sun Life Malaysia Islamic Bond Fund (SLMIB)

This fund feeds into Opus Shariah Income Fund (target fund) with the objective to achieve higher returns than the benchmark over the medium to long-term while preserving capital and providing opportunity for income.

The target fund's investment maturity profile is subject to active maturity structure management based on the profit rate outlook without any portfolio maturity limitation. This means, the target fund may invest in Sukuk, Islamic money market instruments, Islamic placement of deposits and other permitted Islamic investments with varying maturities such as 3 months, 6 months, 1 year, 3 years, 5 years, 10 years or more. The target fund will only invest in instruments denominated only in Ringgit Malaysia Sukuk.

Fund Objectives / Policies

(Continued)

Shariah-compliant equities

**Minimum of 70% to
maximum of 100% of
Net Asset Value (NAV)**

Islamic money market
instruments, Islamic deposits
and / or cash

Maximum of 30% of NAV

Asset profile

**Bursa Malaysia Shariah-
compliant Equities**

Investor's risk profile

High

Investment horizon

Medium to long term

Sun Life Malaysia Islamic Equity Fund (SLMIE)

This fund feeds into AHAM AIIAMAN Growth Fund (target fund) with the objective to achieve consistent capital appreciation over a medium to long-term by investing in equities and other approved investments, which harmonise with Islamic philosophy and laws.

The target fund will invest mainly in Shariah-compliant equities and the remaining will be invested in Islamic money market instruments, Islamic deposits, and / or held in cash. The investment selection process will be focused on companies that are able to provide growth potential over the medium to long-term investment horizon. To maintain liquidity, the target fund will invest into Islamic money market instrument and / or make placement of Islamic deposits with financial institutions. The target fund will also have the flexibility to hold exposure in Shariah-compliant warrants as well as Islamic collective investment schemes (CIS) that have similar investment objectives to the target fund.

Fund Objectives / Policies

(Continued)

Shariah-compliant equities and Shariah-compliant equity-related securities

Minimum of 90% and up to 100% of Net Asset Value (NAV)

Islamic liquid assets and / or cash

Up to 10% of NAV

Asset profile

Shariah-compliant Global Equities

Investor's risk profile

High

Investment horizon

Long term

Sun Life Malaysia Islamic World Equity Fund (SLMIWE)

This fund feeds into a brdn Islamic World Equity Fund (target fund) with the objective to achieve capital appreciation in the long-term through investments in Shariah-compliant equities and equity-related securities.

The target fund invests 90%-100% of its NAV in Shariah-compliant equities and Shariah-compliant equity-related securities. The remainder of the NAV of the target fund not invested in Shariah-compliant equities and Shariah-compliant equity-related securities will be invested in Islamic liquid asset and / or held in cash.

Fund Objectives / Policies

(Continued)

Shariah-compliant equities

**Minimum 70% and
up to 98% of
Net Asset Value (NAV)**

Sukuk and Islamic deposit

Up to 30% of NAV

Islamic liquid assets

Minimum 2% of NAV

Asset profile

**Shariah-compliant Asia
Pacific (ex Japan) Equities**

Investor's risk profile

High

Investment horizon

Long term

Sun Life Malaysia Islamic Asia Pacific Equity Fund (SLMIAPE)

This fund feeds into Principal Islamic Asia Pacific Dynamic Equity Fund (target fund) with the objective to achieve long-term capital appreciation and income while complying with Shariah investment criteria, through investments in the emerging and developed markets of Asia Pacific (ex Japan) region.

The target fund is predominantly an equity fund which invests through securities of companies domiciled in, listed in, and / or have significant operations in the emerging and developed markets of Asia Pacific (ex Japan), i.e. the target fund can invest in a company with significant business and / or operations in Thailand but listed on the New York Stock Exchange. The investments in Sukuk must satisfy a minimum rating requirement of at least a "BBB3" or "P2" rating by RAM or equivalent rating by MARC or by local rating agency(ies) of the country of issuance; or "BB" by S&P or equivalent rating by any other international rating agencies.

Fund Objectives / Policies

(Continued)

Sukuk and Islamic money market instruments

Minimum of 60% and up to 100% of Net Asset Value (NAV)

Shariah-compliant equities

Maximum 40% of NAV

Cash and Islamic deposits with financial institutions

The remaining balance of fund NAV

Asset profile

Global Shariah-compliant Mixed assets

Investor's risk profile

Medium

Investment horizon

Medium to Long term

Sun Life Malaysia Aiiman Select Income Fund (SLMASI)

This fund feeds into AHAM Aiiman Select Income Fund (target fund) with the objective to provide investors with regular income stream through Shariah-compliant investments.

The target fund will invest in a diversified portfolio of Sukuks and Islamic money market instruments, Shariah-compliant equities and Islamic deposits with financial institutions. The target fund's investments in Sukuks would consist of Malaysian and foreign-issued Sukuks whether issued by government or companies.

Fund Objectives / Policies

(Continued)

Deposits

**Minimum 95% of
Net Asset Value (NAV)**

Cash

Maximum 5% of NAV

Investor's risk profile

Low

Investment horizon

Short term

Sun Life Malaysia Islamic Deposit Fund (SLMID)

This fund feeds into Principal Islamic Deposit Fund (target fund) with the objective to provide investors with liquidity and regular income, while maintaining capital stability by investing primarily in deposit that comply with Shariah principles.

The target fund seeks to achieve its objective by investing at least 95% of the target fund's NAV in Islamic deposits, which have a remaining maturity period of less than 365 days. Up to 5% of the target fund's NAV may be maintained in cash. The investment policy is to invest in liquid and low risk short-term investments for capital preservation.

The target fund will be actively managed to provide liquidity and to accommodate the short-term cash flow requirements of its unit holders.

Fund Objectives / Policies

(Continued)

Shariah-compliant equities

**40% - 60% of
Net Asset Value (NAV)**

Sukuk, Islamic money market instruments or placement of Islamic deposit

40% - 60% of NAV

Unrated Sukuk

Up to 20% of NAV

Asset profile

**Shariah-compliant
Global Mixed Assets**

Investor's risk profile

Medium

Investment horizon

Medium to long term

Sun Life Malaysia Islamic Global Balanced Fund (SLMIGB)

This fund feeds into United-i Global Balanced Fund - MYR hedged Class (target fund) with the objective to provide income and capital appreciation over the medium to long term by investing in Shariah-compliant equities and Sukuk globally.

The target fund seeks to achieve its investment objective through a policy of diversified investment in Shariah-compliant equities, Sukuk, Islamic money market instruments and placement of Islamic Deposits with financial institutions.

The target fund will generally adopt a balanced portfolio between Shariah-compliant equities and Sukuk in the ratio of 50:50. The Sukuk portion of the target fund is to provide some capital stability to the target fund whilst the Shariah-compliant equities portion will be expected to provide the added return in a rising market. The Investment Manager will have the flexibility to adjust the asset allocation between Shariah-compliant equities and Sukuk provided that the asset allocation falls within the 40% to 60% threshold. The target fund may also invest up to 20% of its NAV in unrated Sukuk.

Fund Objectives / Policies

(Continued)

Shariah-compliant equities and Shariah-compliant equity-related securities

Minimum 70% of Net Asset Value (NAV)

Islamic money market instruments, placement of Islamic deposit and / or held in cash

Maximum 30% of NAV

Investor's risk profile

Medium

Investment horizon

Long term

Sun Life Malaysia Islamic Global Sustainable Fund (SLMIGS)

This fund feeds into Nomura Global Shariah Sustainable Equity MYR Class A Fund (target fund) with the objective to achieve long-term capital growth.

The target fund seeks to achieve its investment objective by investing a minimum of 70% of its NAV in Shariah-compliant equities and Shariah-compliant equity-related securities such as Shariah-compliant American Depositary Receipts, Shariah-compliant Global Depositary Receipts, Shariah-compliant Non-Voting Depositary Receipts, Shariah-compliant Participatory Notes, Shariah compliant rights issues and Shariah-compliant warrants listed in the global markets. Up to 30% of the target fund's NAV will be invested in Islamic liquid assets such as Islamic money market instruments, Islamic deposits and / or held in cash for liquidity purposes.

The target fund may also invest a maximum of 20% of the target fund's NAV in Islamic collective investment schemes to access investment opportunities which are not available through direct investment in Shariah-compliant equities and Shariah-compliant equity-related securities.

Fund Objectives / Policies

(Continued)

Shariah-compliant equities and Shariah-compliant equity-related securities

Minimum 85% of Net Asset Value (NAV)

Islamic money market instruments, placement of Islamic deposit and / or held in cash

Maximum 15% of NAV

Investor's risk profile

Medium

Investment horizon

Medium to long term

Sun Life Malaysia Islamic Global Multi-Asset Fund (SLMIGM)

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.

The target fund is a feeder fund and will invest at least 85% of its 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.

Sun Life Malaysia Islamic Bond Fund (SLMIB)

What is the Fund's Performance for the period and since inception to 31 December 2025?

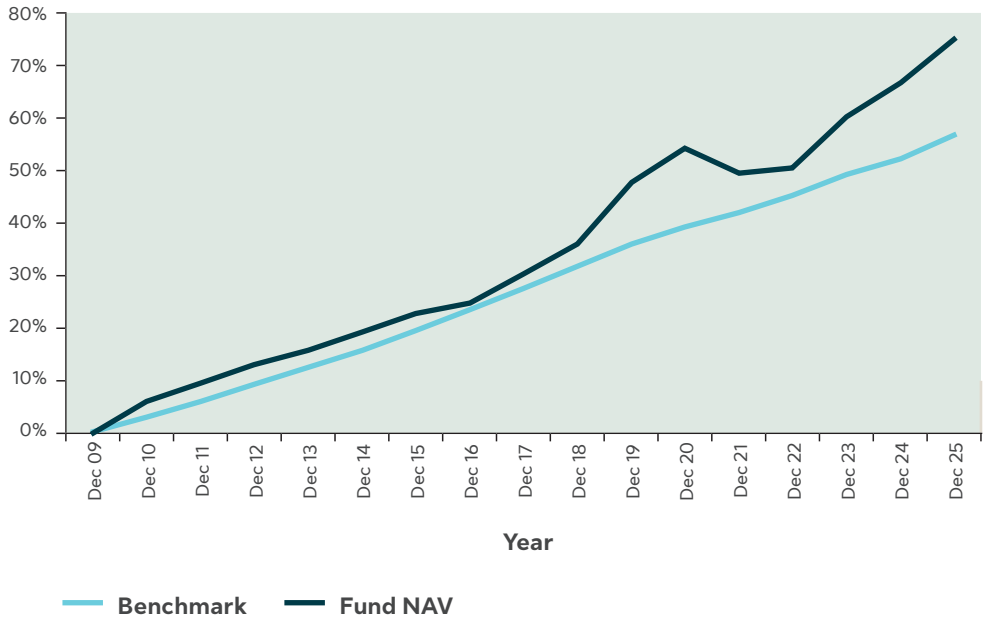
	31 Dec 2025 (%)	31 Dec 2024 (%)	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	Since Inception (%)
Performance (NAV)	4.9	4.0	6.6	0.6	-3.0	74.9
Benchmark (12 month MBB*)	2.3	2.6	2.9	2.3	1.9	56.7

*Maybank Islamic Fixed Deposit Rate

The fund registered a return of 4.9% compared to its benchmark of 2.3% for the period under review.

Return

SLMIB Fund Performance



Sun Life Malaysia Islamic Bond Fund (SLMIB)

(Continued)

Analysis of Changes in Net Asset Value (NAV)

	31 Dec 2025	31 Dec 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
NAV (RM'000)	34,702	31,799	29,843	24,906	22,347
NAV / Unit (RM)	1.7492	1.6671	1.6031	1.5045	1.4954
No. of Units ('000)	19,839	19,075	18,616	16,555	14,943
Highest NAV / Unit for the year (RM)	1.7492	1.6671	1.6031	1.5045	1.5456
Lowest NAV / Unit for the year (RM)	1.6671	1.6031	1.5038	1.4597	1.4919
Annual Return	4.9%	4.0%	6.6%	0.6%	-3.0%
Total Annual Return Breakdown					
a. Capital Growth	4.9%	4.0%	6.6%	0.6%	-3.0%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	4.9%	4.0%	6.6%	0.6%	-3.0%
b. Three years period	5.2%	3.7%	1.4%	0.7%	3.4%
c. Five years period	2.6%	2.5%	3.5%	3.0%	3.8%
Charges					
a. Fund management fee	-	-	-	-	-
b. Audit fee (RM'000)	-	-	-	-	-
c. Taxation	8.0%	8.0%	8.0%	8.0%	8.0%
Category and Composition of the Fund (RM'000)					
Opus Shariah Income Fund (Target Fund)	34,443	31,349	29,866	24,821	22,287
Cash and others	259	450	(23)	85	60

Asset Allocation (RM)	Total Holdings	Cost	Market Value	% of NAV
Opus Shariah Income Fund (Target Fund)	32,808,751	34,306,976	34,442,626	99.3%
Cash and others	-	-	258,899	0.7%
	32,808,751	34,306,976	34,701,525	100.00%

Sun Life Malaysia Islamic Equity Fund (SLMIE)

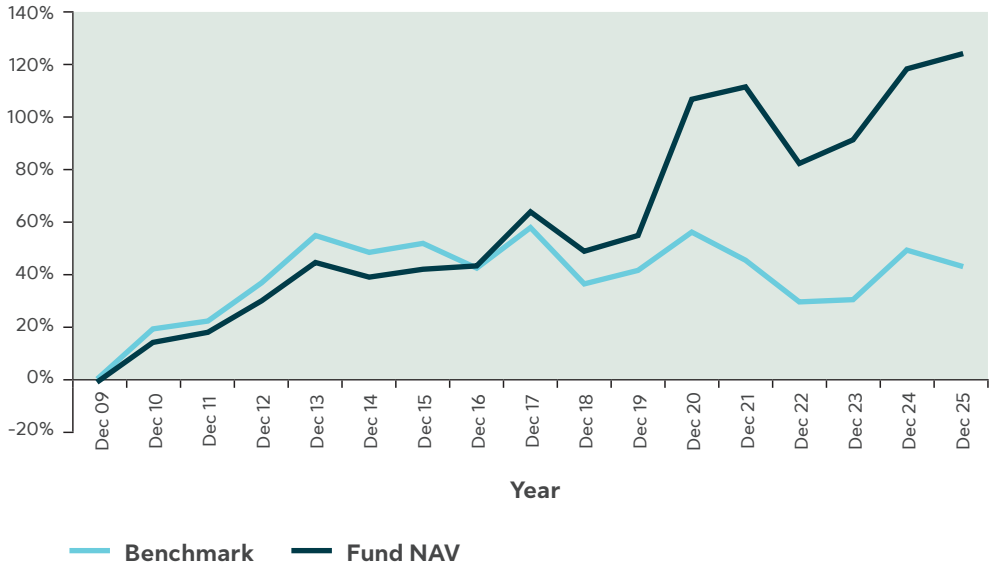
What is the Fund's Performance for the period and since inception to 31 December 2025?

	31 Dec 2025 (%)	31 Dec 2024 (%)	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	Since Inception (%)
Performance (NAV)	2.6	14.1	4.9	-13.8	2.4	124.2
Benchmark (FBM Emas Shariah Index)	-3.9	14.6	0.5	-10.8	-6.8	43.6

The fund registered a return of 2.6% compared to its benchmark of -3.9% for the period under review.

Return

SLMIE Fund Performance



Sun Life Malaysia Islamic Equity Fund (SLMIE)

(Continued)

Analysis of Changes in Net Asset Value (NAV)

	31 Dec 2025	31 Dec 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
NAV (RM'000)	56,108	51,268	44,660	43,190	49,830
NAV / Unit (RM)	2.2418	2.1851	1.9143	1.8249	2.1179
No. of Units ('000)	25,028	23,463	23,329	23,667	23,528
Highest NAV / Unit for the year (RM)	2.2469	2.3554	1.9160	2.1328	2.2324
Lowest NAV / Unit for the year (RM)	1.7080	1.9119	1.8138	1.7136	1.9776
Annual Return	2.6%	14.1%	4.9%	-13.8%	2.4%
Total Annual Return Breakdown					
a. Capital Growth	2.6%	14.1%	4.9%	-13.8%	2.4%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	2.6%	14.1%	4.9%	-13.8%	2.4%
b. Three years period	7.2%	1.7%	-2.2%	7.3%	13.3%
c. Five years period	2.0%	8.2%	6.2%	3.4%	9.0%
Charges					
a. Fund management fee	-	-	-	-	-
b. Audit fee (RM'000)	-	-	-	-	-
c. Taxation	8.0%	8.0%	8.0%	8.0%	8.0%
Category and Composition of the Fund (RM'000)					
AHAM Aiman Growth Fund (Target Fund)	56,611	51,642	44,654	43,025	50,471
Cash and others	(502)	(374)	6	165	(641)

Asset Allocation (RM)	Total Holdings	Cost	Market Value	% of NAV
AHAM Aiman Growth Fund (Target Fund)	41,822,278	50,414,242	56,610,636	100.9%
Cash and others	-	-	(502,184)	-0.9%
	41,822,278	50,414,242	56,108,452	100.0%

Sun Life Malaysia Islamic World Equity Fund (SLMIWE)

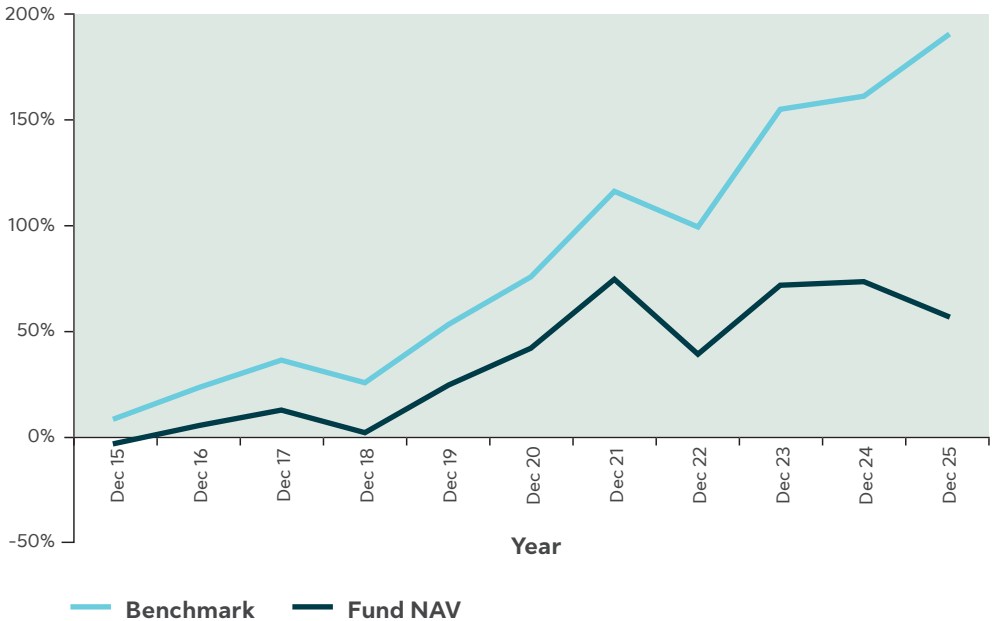
What is the Fund's Performance for the period and since inception to 31 December 2025?

	31 Dec 2025 (%)	31 Dec 2024 (%)	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	Since Inception (%)
Performance (NAV)	-9.4	0.9	23.5	-20.3	22.9	57.4
Benchmark (MSCI ACWI Islamic (Shariah) Index)	11.0	2.3	27.8	-7.8	23.3	189.9

The fund registered a return of -9.4% as compared to its benchmark of 11.0% for the period under review.

Return

SLMIWE Fund Performance



Sun Life Malaysia Islamic World Equity Fund (SLMIWE)

(Continued)

Analysis of Changes in Net Asset Value (NAV)

	31 Dec 2025	31 Dec 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
NAV (RM'000)	135,102	137,513	144,531	125,572	105,067
NAV / Unit (RM)	1.5736	1.7372	1.7225	1.3944	1.7486
No. of Units ('000)	85,853	79,157	83,907	90,054	60,086
Highest NAV / Unit for the year (RM)	1.8231	1.9179	1.7398	1.7470	1.7812
Lowest NAV / Unit for the year (RM)	1.4892	1.6896	1.3890	1.2999	1.3789
Annual Return	-9.4%	0.9%	23.5%	-20.3%	22.9%
Total Annual Return Breakdown					
a. Capital Growth	-9.4%	0.9%	23.5%	-20.3%	22.9%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	-9.4%	0.9%	23.5%	-20.3%	22.9%
b. Three years period	5.0%	1.4%	8.7%	5.6%	19.7%
c. Five years period	3.5%	8.2%	12.5%	5.9%	11.2%
Charges					
a. Fund management fee	-	-	-	-	-
b. Audit fee (RM'000)	-	-	-	-	-
c. Taxation	8.0%	8.0%	8.0%	8.0%	8.0%
Category and Composition of the Fund (RM'000)					
abrdn Islamic World Equity Fund (Target Fund)	135,228	138,958	145,759	124,839	106,337
Cash and others	(125)	(1,445)	(1,228)	733	(1,270)

Asset Allocation (RM)	Total Holdings	Cost	Market Value	% of NAV
abrdn Islamic World Equity Fund (Target Fund)	237,867,455	134,189,244	135,227,648	100.1%
Cash and others	-	-	(125,345)	-0.1%
	237,867,455	134,189,244	135,102,303	100.0%

Sun Life Malaysia Islamic Asia Pacific Equity Fund (SLMIAPE)

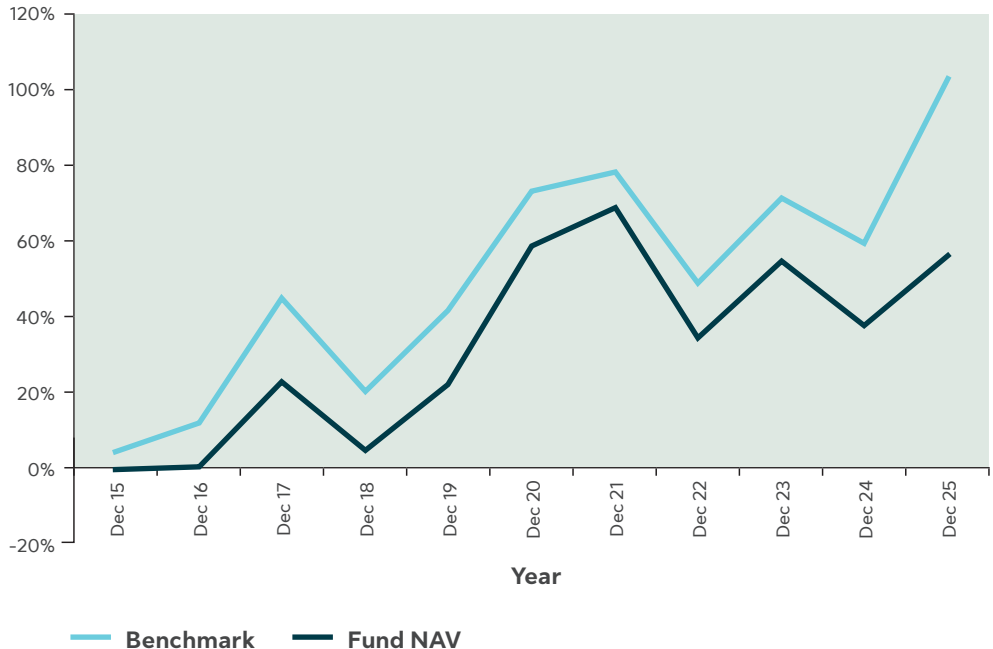
What is the Fund's Performance for the period and since inception to 31 December 2025?

	31 Dec 2025 (%)	31 Dec 2024 (%)	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	Since Inception (%)
Performance (NAV)	13.4	-11.0	15.3	-20.5	6.3	56.0
Benchmark (MSCI AC Asia ex Japan Islamic Index)	27.1	-6.9	15.1	-16.5	3.0	102.7

The fund registered a return of 13.4% as compared to its benchmark of 27.1% for the period under review.

Return

SLMIAPE Fund Performance



Sun Life Malaysia Islamic Asia Pacific Equity Fund (SLMIAPE)

(Continued)

Analysis of Changes in Net Asset Value (NAV)

	31 Dec 2025	31 Dec 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
NAV (RM'000)	358,047	311,751	347,190	304,842	326,496
NAV / Unit (RM)	1.5601	1.3759	1.5467	1.3416	1.6879
No. of Units ('000)	229,505	226,575	224,474	227,228	193,431
Highest NAV / Unit for the year (RM)	1.6068	1.7512	1.5541	1.7067	1.7773
Lowest NAV / Unit for the year (RM)	1.2555	1.3759	1.3416	1.3215	1.5882
Annual Return	13.4%	-11.0%	15.3%	-20.5%	6.3%
Total Annual Return Breakdown					
a. Capital Growth	13.4%	-11.0%	15.3%	-20.5%	6.3%
b. Income Distribution					-
Average Annual Return					
a. One year period	13.4%	-11.0%	15.3%	-20.5%	6.3%
b. Three years period	5.9%	-5.4%	0.4%	5.3%	17.7%
c. Five years period	0.7%	4.0%	9.6%	3.5%	12.2%
Charges					
a. Fund management fee	-	-	-	-	-
b. Audit fee (RM'000)	-	-	-	-	-
c. Taxation	8.0%	8.0%	8.0%	8.0%	8.0%
Category and Composition of the Fund (RM'000)					
Principal Islamic Asia Pacific Dynamic Equity Fund (Target Fund)	357,669	307,485	347,090	300,459	328,090
Cash and others	378	4,266	100	4,383	(1,594)

Asset Allocation (RM)	Total Holdings	Cost	Market Value	% of NAV
Principal Islamic Asia Pacific Dynamic Equity Fund (Target Fund)	556,337,225	357,625,058	357,669,202	99.9%
Cash and others	-	-	378,179	0.1%
	556,337,225	357,625,058	358,047,381	100.0%

Sun Life Malaysia Aiman Select Income Fund (SLMASI)

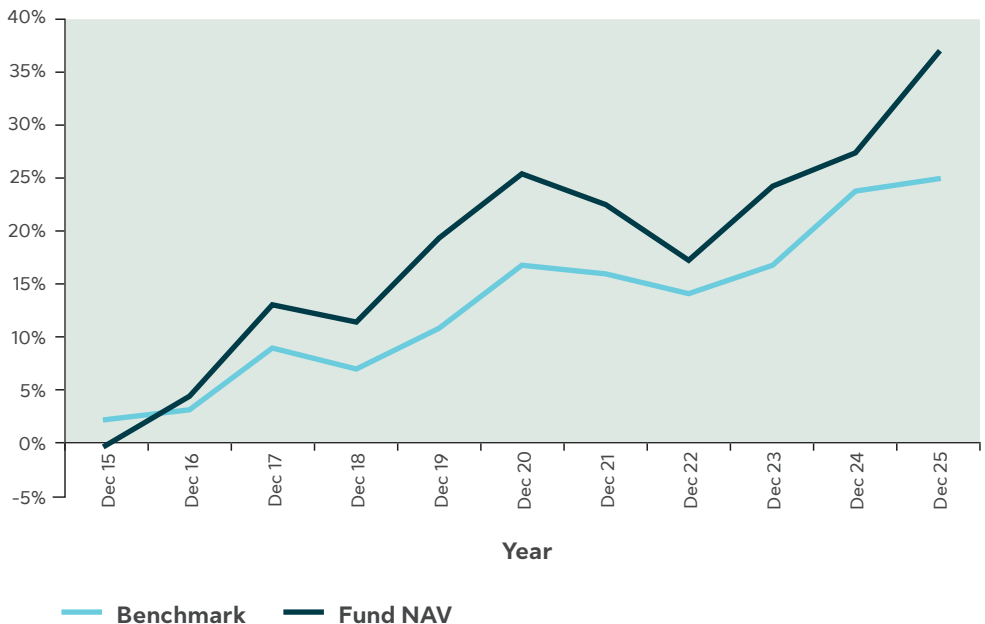
What is the Fund's Performance for the period and since inception to 31 December 2025?

	31 Dec 2025 (%)	31 Dec 2024 (%)	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	Since Inception (%)
Performance (NAV)	7.3	2.6	5.9	-4.2	-2.4	36.8
Benchmark (70% 12-month MBB GIA+30% FTSE Bursa Malaysia EMAS Shariah Index performance (FBMSHA)	0.7	6.3	2.3	-1.6	-0.7	25.0

The fund registered a return of 7.3% as compared to its benchmark of 0.7% for the period under review.

Return

SLMASI Fund Performance



Sun Life Malaysia Aiiaman Select Income Fund (SLMASI)

(Continued)

Analysis of Changes in Net Asset Value (NAV)

	31 Dec 2025	31 Dec 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
NAV (RM'000)	23,206	19,970	19,215	18,762	17,396
NAV / Unit (RM)	1.3677	1.2744	1.2424	1.1727	1.2245
No. of Units ('000)	16,966	15,670	15,467	15,999	14,207
Highest NAV / Unit for the year (RM)	1.3821	1.3292	1.2438	1.2306	1.2997
Lowest NAV / Unit for the year (RM)	1.2412	1.2375	1.1722	1.1311	1.2245
Annual Return	7.3%	2.6%	5.9%	-4.2%	-2.4%
Total Annual Return Breakdown					
a. Capital Growth	7.3%	2.6%	5.9%	-4.2%	-2.4%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	7.3%	2.6%	5.9%	-4.2%	-2.4%
b. Three years period	5.3%	1.4%	-0.2%	-0.5%	3.3%
c. Five years period	1.9%	1.4%	2.3%	0.8%	3.3%
Charges					
a. Fund management fee	-	-	-	-	-
b. Audit fee (RM'000)	-	-	-	-	-
c. Taxation	8.0%	8.0%	8.0%	8.0%	8.0%
Category and Composition of the Fund (RM'000)					
AHAM Aiiaman Select Income Fund (Target Fund)	23,144	19,957	19,123	18,604	17,323
Cash and others	61	13	92	158	73

Asset Allocation (RM)	Total Holdings	Cost	Market Value	% of NAV
AHAM Aiiaman Select Income Fund (Target Fund)	47,060,684	23,127,395	23,144,445	99.7%
Cash and others	-	-	61,154	0.3%
	47,060,684	23,127,395	23,205,599	100.0%

Sun Life Malaysia Islamic Deposit Fund (SLMID)

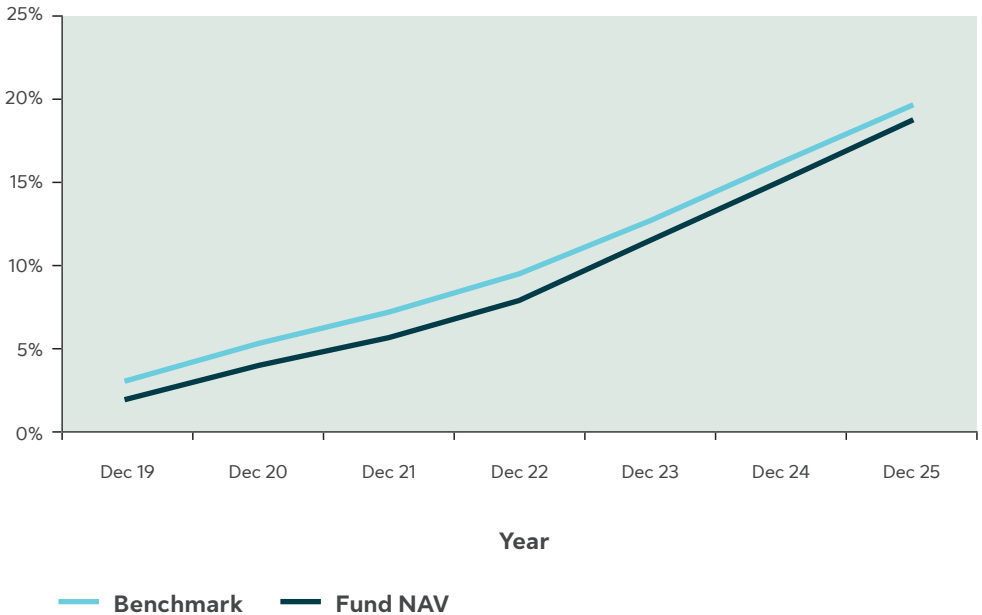
What is the Fund's Performance for the period and since inception to 31 December 2025?

	31 Dec 2025 (%)	31 Dec 2024 (%)	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	Since Inception (%)
Performance (NAV)	3.1	3.2	3.3	2.1	1.6	18.7
Benchmark (Islamic Interbank Overnight Rate)	2.9	3.1	3.0	2.2	1.7	19.6

The fund registered a return of 3.1% as compared to its benchmark of 2.9% for the period under review.

Return

SLMID Fund Performance



Sun Life Malaysia Islamic Deposit Fund (SLMID)

(Continued)

Analysis of Changes in Net Asset Value (NAV)

	31 Dec 2025	31 Dec 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
NAV (RM'000)	4,975	2,893	1,011	338	340
NAV / Unit (RM)	1.1869	1.1508	1.1146	1.0787	1.0569
No. of Units ('000)	4,192	2,514	907	314	321
Highest NAV / Unit for the year (RM)	1.1869	1.1508	1.1146	1.0787	1.0569
Lowest NAV / Unit for the year (RM)	1.1508	1.1146	1.0790	1.0572	1.0390
Annual Return	3.1%	3.2%	3.3%	2.1%	1.6%
Total Annual Return Breakdown					
a. Capital Growth	3.1%	3.2%	3.3%	2.1%	1.6%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	3.1%	3.2%	3.3%	2.1%	1.6%
b. Three years period	3.2%	2.9%	2.3%	1.9%	1.9%
c. Five years period	2.7%	2.4%	2.2%	-	-
Charges					
a. Fund management fee	-	-	-	-	-
b. Audit fee (RM'000)	-	-	-	-	-
c. Taxation	8.0%	8.0%	8.0%	8.0%	8.0%
Category and Composition of the Fund (RM'000)					
Principal Islamic Deposit - Class AI Fund (Target Fund)	4,990	2,870	942	339	337
Cash and others	(15)	23	69	(1)	3

Asset Allocation (RM)	Total Holdings	Cost	Market Value	% of NAV
Principal Islamic Deposit - Class AI Fund (Target Fund)	4,399,874	4,815,748	4,989,898	100.3%
Cash and others	-	-	(14,841)	-0.3%
	4,399,874	4,815,748	4,975,057	100.0%

Sun Life Malaysia Islamic Global Balanced Fund (SLMIGB)

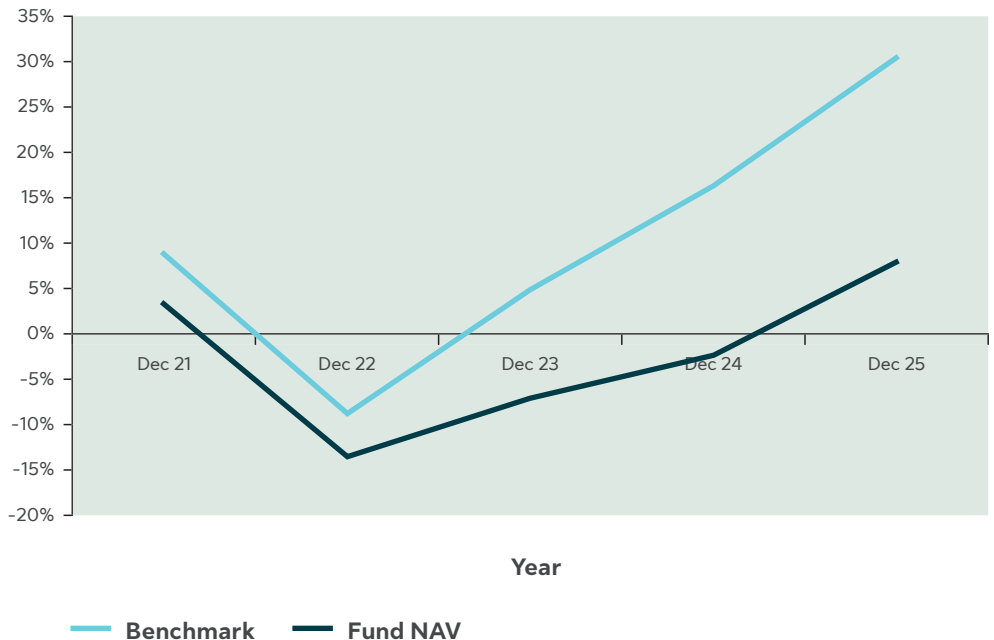
What is the Fund's Performance for the period and since inception to 31 December 2025?

	31 Dec 2025 (%)	31 Dec 2024 (%)	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	Since Inception (%)
Performance (NAV)	10.4	5.1	7.5	-16.3	3.4	7.9
Benchmark (50% S&P Global BMI Shariah Index + 50% Dow Jones Sukuk Index)	13.2	9.8	15.1	-16.2	8.9	30.4

The fund registered a return of 10.4% as compared to its benchmark of 13.2% for the period under review.

Return

SLMIGB Fund Performance



Sun Life Malaysia Islamic Global Balanced Fund (SLMIGB)

(Continued)

Analysis of Changes in Net Asset Value (NAV)

	31 Dec 2025	31 Dec 2024	31 Dec 2023	31 Dec 2022	31 Dec 2021
NAV (RM'000)	25,386	14,990	13,352	10,383	6,289
NAV / Unit (RM)	1.0789	0.9772	0.9302	0.8655	1.0343
No. of Units ('000)	23,530	15,339	14,353	11,998	6,081
Highest NAV / Unit for the year (RM)	1.0841	0.9311	0.9311	0.9971	0.9311
Lowest NAV / Unit for the year (RM)	0.9025	0.8546	0.8546	0.9166	0.8546
Annual Return	10.4%	5.1%	7.5%	-16.3%	3.4%
Total Annual Return Breakdown					
a. Capital Growth	10.4%	5.1%	7.5%	-16.3%	3.4%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	10.4%	5.1%	7.5%	-16.3%	3.4%
b. Three years period	7.6%	-1.3%	-1.8%	-	-
c. Five years period	2.0%	-0.1%	-	-	-
Charges					
a. Fund management fee	-	-	-	-	-
b. Audit fee (RM'000)	-	-	-	-	-
c. Taxation	8.0%	8.0%	8.0%	8.0%	8.0%
Category and Composition of the Fund (RM'000)					
United-i Global Balanced Fund -MYR hedge Class (Target Fund)	25,484	14,942	13,000	10,269	6,291
Cash and others	(98)	48	352	114	(2)

Asset Allocation (RM)	Total Holdings	Cost	Market Value	% of NAV
United-i Global Balanced Fund -MYR hedge Class (Target Fund)	49,368,444	23,935,517	25,483,991	100.4%
Cash and others	-	-	(97,783)	-0.4%
	49,368,444	23,935,517	25,386,208	100.0%

Sun Life Malaysia Islamic Global Sustainable Fund (SLMIGS)

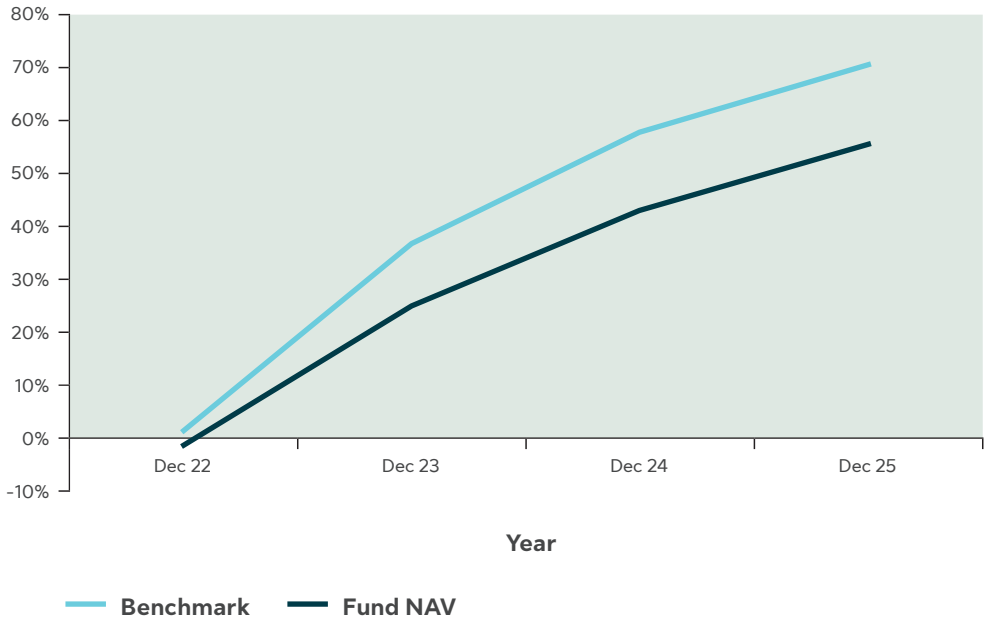
What is the Fund's Performance for the period and since inception to 31 December 2025?

	31 Dec 2025 (%)	31 Dec 2024 (%)	31 Dec 2023 (%)	31 Dec 2022 (%)	Since Inception (%)
Performance (NAV)	8.7	14.5	26.8	-1.5	55.5
Benchmark (Dow Jones Islamic Market Developed Markets Index)	8.1	15.3	34.9	1.3	70.5

The fund registered a return of 8.7% as compared to its benchmark of 8.1% for the period under review.

Return

SLMIGS Fund Performance



Sun Life Malaysia Islamic Global Sustainable Fund (SLMIGS)

(Continued)

Analysis of Changes in Net Asset Value (NAV)

	31 Dec 2025	31 Dec 2024	31 Dec 2023	31 Dec 2022
NAV (RM'000)	15,333	9,275	2,775	229
NAV / Unit (RM)	1.5550	1.4302	1.2489	0.9849
No. of Units ('000)	9,860	6,485	2,222	232
Highest NAV / Unit for the year (RM)	1.5865	1.5364	1.2557	1.5364
Lowest NAV / Unit for the year (RM)	1.2462	1.2369	0.9802	1.2369
Annual Return	8.7%	14.5%	26.8%	-1.5%
Total Annual Return Breakdown				
a. Capital Growth	8.7%	14.5%	26.8%	-1.5%
b. Income Distribution	-	-	-	-
Average Annual Return				
a. One year period	8.7%	14.5%	26.8%	-1.5%
b. Three years period	16.7%	13.3%	-	-
c. Five years period	-	-	-	-
Charges				
a. Fund management fee	-	-	-	-
b. Audit fee (RM'000)	-	-	-	-
c. Taxation	8.0%	8.0%	8.0%	8.0%
Category and Composition of the Fund (RM'000)				
Nomura Global Shariah Sustainable Equity MYR Class A Fund (Target Fund)	15,446	9,311	2,418	9,311
Cash and others	(113)	(37)	357	4

Asset Allocation (RM)	Total Holdings	Cost	Market Value	% of NAV
Nomura Global Shariah Sustainable Equity MYR Class A Fund (Target Fund)	9,255,855	13,893,819	15,446,170	100.7%
Cash and others	-	-	(113,089)	-0.7%
	9,255,855	13,893,819	15,333,081	100.0%

Sun Life Malaysia Islamic Global Multi-Asset Fund (SLMIGM)

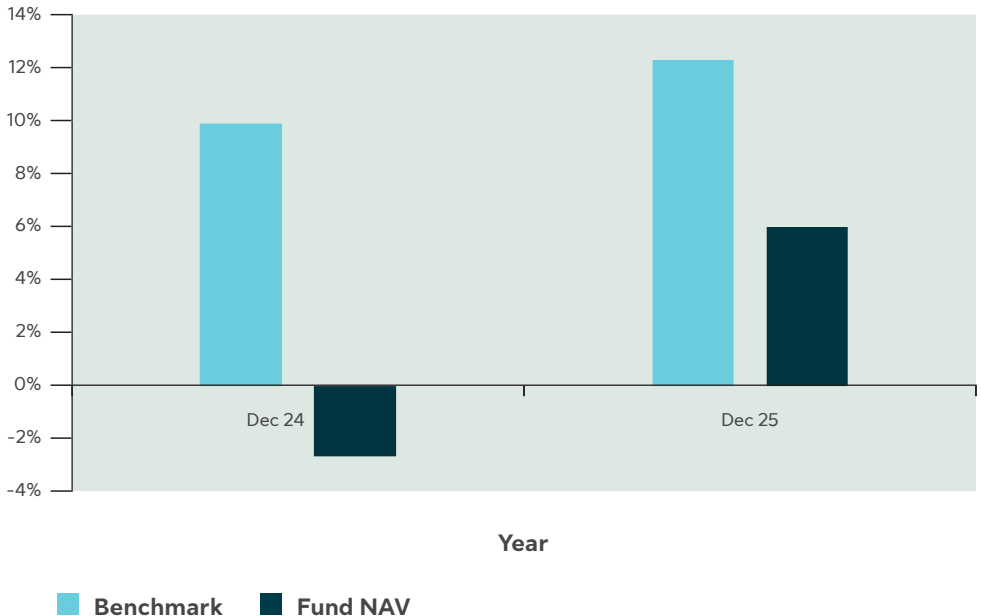
What is the Fund's Performance for the period and since inception to 31 December 2025?

	31 Dec 2025 (%)	31 Dec 2024 (%)	Since Inception (%)
Performance (NAV)	8.9	-2.7	6.0
Benchmark (6.5% return per annum over a rolling 3-year period)	6.5	6.5	12.3

The fund registered a return of 8.9% as compared to its benchmark of 6.5% for the period under review.

Return

SLMIGM Fund Performance



Sun Life Malaysia Islamic Global Multi-Asset Fund (SLMIGM)

(Continued)

Analysis of Changes in Net Asset Value (NAV)

	31 Dec 2025	31 Dec 2024
NAV (RM'000)	15,120	11,141
NAV / Unit (RM)	1.0600	0.9730
No. of Units ('000)	14,264	11,450
Highest NAV / Unit for the year (RM)	1.0663	1.0165
Lowest NAV / Unit for the year (RM)	0.9051	0.9729
Annual Return	8.9%	-2.7%
Total Annual Return Breakdown		
a. Capital Growth	8.9%	-2.7%
b. Income Distribution	-	-
Average Annual Return		
a. One year period	8.9%	-2.7%
b. Three years period	-	-
c. Five years period	-	-
Charges		
a. Fund management fee	-	-
b. Audit fee (RM'000)	-	-
c. Taxation	8.0%	8.0%
Category and Composition of the Fund (RM'000)		
Principal Islamic Global Multi-Asset MYR-Hedged class Fund (Target Fund)	15,190	11,039
Cash and others	(70)	102

Asset Allocation (RM)	Total Holdings	Cost	Market Value	% of NAV
Principal Islamic Global Multi-Asset MYR-Hedged class Fund (Target Fund)	13,455,942	14,442,172	15,190,412	100.5%
Cash and others	-	-	(70,156)	-0.5%
	13,455,942	14,442,172	15,120,256	100.0%

Statement by Manager

I, Ong Le Keat, Chief Financial Officer of Sun Life Malaysia Takaful Berhad (the Manager), state that, in the opinion of the Manager, the accompanying financial information set out on pages 45 to 67 of Sun Life Malaysia Takaful Investment-Linked Funds consisting of Sun Life Malaysia Islamic Bond Fund (SLMIB), Sun Life Malaysia Islamic Equity Fund (SLMIE), Sun Life Malaysia Islamic World Equity Fund (SLMIWE), Sun Life Malaysia Islamic Asia Pacific Equity Fund (SLMIAPE), Sun Life Malaysia Aiiiman Select Income Fund (SLMASI), Sun Life Malaysia Islamic Deposit Fund (SLMID), Sun Life Malaysia Islamic Global Balanced Fund (SLMIGB), Sun Life Malaysia Islamic Global Sustainable Fund (SLMIGS) and Sun Life Malaysia Islamic Global Multi-Asset Fund (SLMIGM) as at 31 December 2025 have been properly drawn up in accordance with the material accounting policy information as prescribed in Note 3 to the financial information and the Policy Document on Investment-linked Business issued by Bank Negara Malaysia.

On behalf of the Manager,

Ong Le Keat

Chief Financial Officer

Kuala Lumpur

11 March 2026

Independent Auditors' Report to the Unitholders of Investment-Linked Funds of Sun Life Malaysia Takaful Berhad

REPORT ON THE AUDIT OF THE FINANCIAL INFORMATION

Opinion

We have audited the financial statements of the of Sun Life Malaysia Islamic Bond Fund (SLMIB), Sun Life Malaysia Islamic Equity Fund (SLMIE), Sun Life Malaysia Islamic World Equity Fund (SLMIWE), Sun Life Malaysia Islamic Asia Pacific Equity Fund (SLMIAPE), Sun Life Malaysia Aiman Select Income Fund (SLMASI), Sun Life Malaysia Islamic Deposit Fund (SLMID), Sun Life Malaysia Islamic Global Balanced Fund (SLMIGB), Sun Life Malaysia Islamic Global Sustainable Fund (SLMIGS) and Sun Life Malaysia Islamic Global Multi-Asset Fund (SLMIGM) (the Funds), which comprise the statements of assets and liabilities as at 31 December 2025, and statements of income and expenditure and statements of changes in net asset value of the Funds for the year then ended, and notes to the financial statements, including material accounting policy information, as set out on pages 45 to 67.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Funds as at 31 December 2025, and of its financial performance for the year then ended in accordance with the Funds' Accounting Policies as described in Note 3 to the financial statements.

Basis for opinion

We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of matter – *Basis of Accounting and restriction on use*

We draw attention to Note 2 to the financial statements of the Funds, which describes the basis of accounting. The financial statements of the Funds is prepared to assist the Funds in meeting the requirements as stipulated in BNM/RH/PD 029-36 Investment-Linked Business (the Policy Document") issued by Bank Negara Malaysia (BNM). As a result, the financial statements of the Funds may not be suitable for another purpose. Our auditors' report is made solely to the Manager and unitholders of the Funds, for the purpose of meeting the requirements as stipulated in the Policy Document issued by BNM and for no

Independent Auditors' Report to the Unitholders of Investment-Linked Funds of Sun Life Malaysia Takaful Berhad (Continued)

other purpose. We do not assume responsibility to any other person for the content of this report. Our opinion is not modified in respect of this matter.

Independence and other ethical responsibilities

We are independent of the Funds in accordance with the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants (By-Laws) and the International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.

Information other than the financial information and auditors' report thereon

Sun Life Malaysia Takaful Berhad (the Manager) is responsible for the other information. The other information comprises the information included in the annual report of the Funds, but does not include the financial statements of the Funds and our auditors' report thereon.

Our opinion on the financial statements of the Funds does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements of the Funds, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements of the Funds or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the directors of the Manager and the Manager for the financial statements

The Manager is responsible for the preparation of financial statements of the Funds that give a true and fair view in accordance with the Funds' Accounting Policies as described in Note 3 to the financial statements. The Manager is also responsible for such internal control as the Manager determines is necessary to enable the preparation of financial

Independent Auditors' Report to the Unitholders of Investment-Linked Funds of Sun Life Malaysia Takaful Berhad (Continued)

statements of the Funds that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements of the Funds, the Manager is responsible for assessing the Funds' ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Manager either intends to liquidate the Funds or to cease operations, or have no realistic alternative but to do so.

The directors of the Manager are responsible for overseeing the Funds' financial reporting process. The directors of the Manager are also responsible for ensuring that the Manager maintains proper accounting and other records as are necessary to enable true and fair presentation of these financial statements.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements of the Funds as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements of the Funds, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design

Independent Auditors' Report to the Unitholders of Investment-Linked Funds of Sun Life Malaysia Takaful Berhad (Continued)

audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Manager's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Manager.
- Conclude on the appropriateness of the Manager's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Funds' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements of the Funds or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Funds to cease to continue as a going concern.

We communicate with the Manager regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Ernst & Young PLT
202006000003 (LLP0022760-LCA) & AF 0039
Chartered Accountants

Brandon Bruce Sta Maria
02937/09/2025 J
Chartered Accountant

Kuala Lumpur
11 March 2026

Statement of Assets and Liabilities as at 31 December 2025

2025

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM
Investments:					
Unit Trust	34,442,626	56,610,636	135,227,648	357,669,202	23,144,445
Cash and deposits	1,295	362	411	1,124	4,692
Deferred tax assets	-	-	-	-	-
Current tax assets	-	-	-	180,398	1,948
Receivables	424,104	3,377	97,161	200,188	55,878
TOTAL ASSETS	34,868,025	56,614,375	135,325,220	358,050,912	23,206,963
Deferred tax liabilities	10,852	495,712	83,072	3,531	1,364
Current tax liabilities	7,548	10,211	64,809	-	-
Payables	148,100	-	75,036	-	-
TOTAL LIABILITIES	166,500	505,923	222,917	3,531	1,364
NET ASSET VALUE ATTRIBUTABLE TO CERTIFICATE HOLDERS	34,701,525	56,108,452	135,102,303	358,047,381	23,205,599

Statement of Assets and Liabilities as at 31 December 2025

(Continued)

2025

	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM	SLMIGM Fund RM
Investments:				
Unit Trust	4,989,898	25,483,991	15,446,170	15,190,412
Cash and deposits	185	680	306	157
Deferred tax assets	-	-	-	-
Current tax assets	-	-	-	208
Receivables	10	400,569	37,998	10
TOTAL ASSETS	4,990,093	25,885,240	15,484,474	15,190,787
Deferred tax liabilities	13,932	123,878	124,188	59,859
Current tax liabilities	299	5,784	27,205	-
Payables	805	369,370	-	10,672
TOTAL LIABILITIES	15,036	499,032	151,393	70,531
NET ASSET VALUE ATTRIBUTABLE TO CERTIFICATE HOLDERS	4,975,057	25,386,208	15,333,081	15,120,256

Statement of Assets and Liabilities as at 31 December 2025

(Continued)

2025

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM
REPRESENTED BY:					
Certificate holders' capital	28,366,701	38,449,551	123,710,987	349,670,951	20,137,004
Undistributed income carried forward	6,334,824	17,658,901	11,391,316	8,376,430	3,068,595
Certificate holders' liabilities	34,701,525	56,108,452	135,102,303	358,047,381	23,205,599
Units in circulation	19,839,054	25,028,069	85,853,078	229,505,383	16,966,313
Net asset value per unit	1.7492	2.2418	1.5736	1.5601	1.3677
		SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM	SLMIGM Fund RM
REPRESENTED BY:					
Certificate holders' capital		4,787,171	22,792,680	13,388,800	14,435,035
Undistributed income carried forward		187,886	2,593,528	1,944,281	685,221
Certificate holders' liabilities		4,975,057	25,386,208	15,333,081	15,120,256
Units in circulation		4,191,687	23,529,705	9,860,357	14,263,840
Net asset value per unit		1.1869	1.0789	1.5550	1.0600

The accompanying notes are an integral part of this financial information.

Statement of Assets and Liabilities as at 31 December 2024

2024

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM
Investments:					
Unit Trust	31,349,081	51,642,115	138,957,800	307,484,776	19,956,829
Cash and deposits	1,294	361	419	1,123	4,778
Deferred tax assets	-	-	-	3,878,282	49,125
Current tax assets	-	-	-	-	-
Receivables	475,673	47,444	708,810	659,271	-
TOTAL ASSETS	31,826,048	51,689,920	139,667,029	312,023,452	20,010,732
Deferred tax liabilities	21,471	384,521	1,314,797	-	-
Current tax liabilities	5,121	37,594	455,218	15,921	90
Payables	-	-	393,818	256,050	40,367
TOTAL LIABILITIES	26,592	422,115	2,153,833	271,971	40,457
NET ASSET VALUE ATTRIBUTABLE TO CERTIFICATE HOLDERS	31,799,456	51,267,805	137,513,196	311,751,481	19,970,275

Statement of Assets and Liabilities as at 31 December 2024

2024

	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM	SLMIGM Fund RM
Investments:				
Unit Trust	2,869,846	14,942,085	9,311,378	11,039,209
Cash and deposits	195	4,668	306	100
Deferred tax assets	-	-	-	37,135
Current tax assets	-	-	-	67
Receivables	28,226	125,844	30,743	64,787
TOTAL ASSETS	2,898,267	15,072,597	9,342,427	11,141,298
Deferred tax liabilities	4,241	15,830	52,142	-
Current tax liabilities	1,413	3,979	15,679	-
Payables	-	62,967	-	-
TOTAL LIABILITIES	5,654	82,776	67,821	-
NET ASSET VALUE ATTRIBUTABLE TO CERTIFICATE HOLDERS	2,892,613	14,989,821	9,274,606	11,141,298

Statement of Assets and Liabilities as at 31 December 2024

(Continued)

2024

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM
REPRESENTED BY:					
Certificate holders' capital	26,903,384	35,348,929	112,702,353	345,941,332	18,441,701
Undistributed income / (loss) carried forward	4,896,072	15,918,876	24,810,843	(34,189,851)	1,528,574
Certificate holders' liabilities	31,799,456	51,267,805	137,513,196	311,751,481	19,970,275
Units in circulation	19,075,164	23,462,869	79,156,840	226,575,284	15,670,344
Net asset value per unit	1.6671	2.1851	1.7372	1.3759	1.2744
		SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM	SLMIGM Fund RM
REPRESENTED BY:					
Certificate holders' capital		2,818,995	14,528,968	8,471,715	11,569,125
Undistributed income / (loss) carried forward		73,618	460,853	802,891	(427,827)
Certificate holders' liabilities		2,892,613	14,989,821	9,274,606	11,141,298
Units in circulation		2,513,663	15,338,932	6,484,647	11,450,101
Net asset value per unit		1.1508	0.9772	1.4302	0.9730

The accompanying notes are an integral part of this financial information.

Statement of Income and Expenditure for the Financial Year Ended 31 December 2025

2025

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM
Net investment income:					
Profit income from fixed deposits /money market	1	-	2	1	5
Dividend income	1,474,070	343,907	-	-	981,807
Income on disposal of investments	94,349	127,634	810,110	-	-
Unrealised income on investments	-	1,389,886	-	48,522,672	631,111
Deferred tax on unrealised capital losses	10,619	-	1,231,724	-	-
Other income	-	-	-	180,398	1,948
TOTAL INCOME	1,579,039	1,861,427	2,041,836	48,703,071	1,614,871
Less:					
Loss on disposal on investments	-	-	-	2,254,976	24,361
Unrealised loss on investments	132,739	-	15,396,554	-	-
Deferred tax on unrealised capital gains	-	111,191	-	3,881,814	50,489
Other outgo	-	-	-	-	-
TOTAL OUTGO	132,739	111,191	15,396,554	6,136,790	74,850

Statement of Income and Expenditure for the Financial Year Ended 31 December 2025 (Continued)

2025

	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM	SLMIGM Fund RM
Net investment income:				
Profit income from fixed deposits /money market	-	1	-	-
Dividend income	1,752	823,612	-	-
Income on disposal of investments	1,368	72,296	340,057	-
Unrealised income on investments	121,138	1,350,598	900,585	1,212,429
Deferred tax on unrealised capital losses	-	-	-	-
Other income	-	-	-	208
TOTAL INCOME	124,258	2,246,507	1,240,642	1,212,637
Less:				
Loss on disposal on investments	-	-	-	2,595
Unrealised loss on investments	-	-	-	-
Deferred tax on unrealised capital gains	9,691	108,048	72,047	96,994
Other outgo	-	-	-	-
TOTAL OUTGO	9,691	108,048	72,047	99,589

Statement of Income and Expenditure for the Financial Year Ended 31 December 2025 (Continued)

2025

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM
EXCESS OF INCOME / (LOSS) OVER OUTGO BEFORE TAXATION	1,446,300	1,750,236	(13,354,718)	42,566,281	1,540,021
TAXATION	7,548	10,211	64,809	-	-
EXCESS OF INCOME / (LOSS) OVER OUTGO AFTER TAXATION	1,438,752	1,740,025	(13,419,527)	42,566,281	1,540,021
UNDISTRIBUTED INCOME / (LOSS) BROUGHT FORWARD	4,896,072	15,918,876	24,810,843	(34,189,851)	1,528,574
UNDISTRIBUTED INCOME CARRIED FORWARD	6,334,824	17,658,901	11,391,316	8,376,430	3,068,595

The accompanying notes are an integral part of this financial information.

Statement of Income and Expenditure for the Financial Year Ended 31 December 2025 (Continued)

2025

	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM	SLMIGM Fund RM
EXCESS OF INCOME OVER OUTGO BEFORE TAXATION	114,567	2,138,459	1,168,595	1,113,048
TAXATION	299	5,784	27,205	-
EXCESS OF INCOME OVER OUTGO AFTER TAXATION	114,268	2,132,675	1,141,390	1,113,048
UNDISTRIBUTED INCOME / (LOSS) BROUGHT FORWARD	73,618	460,853	802,891	(427,827)
UNDISTRIBUTED INCOME CARRIED FORWARD	187,886	2,593,528	1,944,281	685,221

The accompanying notes are an integral part of this financial information.

Statement of Income and Expenditure for the Financial Year Ended 31 December 2024

2024

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM
Net investment income:					
Profit income from fixed deposits /money market	1	1	4	1,386	5
Dividend income	1,020,712	925,896	-	-	242,578
Income on disposal of investments	64,009	469,923	5,565,219	196,661	1,122
Unrealised income on investments	68,741	5,337,371	-	-	290,061
Deferred tax on unrealised capital losses	-	-	271,717	3,199,276	-
Other income	-	-	-	-	-
TOTAL INCOME	1,153,463	6,733,191	5,836,940	3,397,323	533,766
Less:					
Loss on disposal on investments	-	-	-	-	-
Unrealised loss on investments	-	-	3,396,465	39,990,955	-
Deferred tax on unrealised capital gains	5,499	426,990	-	-	23,205
Other outgo	-	-	-	-	-
TOTAL OUTGO	5,499	426,990	3,396,465	39,990,955	23,205

Statement of Income and Expenditure for the Financial Year Ended 31 December 2024 (Continued)

2024

	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM	SLMIGM Fund RM
Net investment income:				
Profit income from fixed deposits /money market	6	5	-	-
Dividend income	503	313,625	-	-
Income on disposal of investments	17,022	49,729	195,989	-
Unrealised income on investments	31,696	363,199	404,772	-
Deferred tax on unrealised capital losses	-	-	-	37,135
Other income	-	-	-	67
TOTAL INCOME	49,227	726,558	600,761	37,202
Less:				
Loss on disposal on investments	-	-	-	840
Unrealised loss on investments	-	-	-	464,189
Deferred tax on unrealised capital gains	2,536	29,056	32,382	-
Other outgo	-	-	-	-
TOTAL OUTGO	2,536	29,056	32,382	465,029

Statement of Income and Expenditure for the Financial Year Ended 31 December 2024 (Continued)

2024

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM
EXCESS OF INCOME / (LOSS) OVER OUTGO BEFORE TAXATION	1,147,964	6,306,201	2,440,475	(36,593,632)	510,561
TAXATION	5,121	37,594	445,218	15,921	90
EXCESS OF INCOME / (LOSS) OVER OUTGO AFTER TAXATION	1,142,843	6,268,607	1,995,257	(36,609,553)	510,471
UNDISTRIBUTED INCOME BROUGHT FORWARD	3,753,229	9,650,269	22,815,586	2,419,702	1,018,103
UNDISTRIBUTED INCOME / (LOSS) CARRIED FORWARD	4,896,072	15,918,876	24,810,843	(34,189,851)	1,528,574

The accompanying notes are an integral part of this financial information.

Statement of Income and Expenditure for the Financial Year Ended 31 December 2024 (Continued)

2024

	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM	SLMIGM Fund RM
EXCESS OF INCOME / (LOSS) OVER OUTGO BEFORE TAXATION	46,691	697,502	568,379	(427,827)
TAXATION	1,413	3,979	15,679	-
EXCESS OF INCOME / (LOSS) OVER OUTGO AFTER TAXATION	45,278	693,523	552,700	(427,827)
UNDISTRIBUTED INCOME / (LOSS) BROUGHT FORWARD	28,340	(232,670)	250,191	-
UNDISTRIBUTED INCOME / (LOSS) CARRIED FORWARD	73,618	460,853	802,891	(427,827)

The accompanying notes are an integral part of this financial information.

Statement of Changes in Net Asset Value for the Financial Year Ended 31 December 2025

2025

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM
Net asset value at beginning of the financial year	31,799,456	51,267,805	137,513,196	311,751,481	19,970,275
Excess of income over outgo after taxation for the financial year:					
Unrealised income / (loss) on investments	(132,739)	1,389,886	(15,396,554)	48,522,672	631,111
Net realised income / (loss) after taxation	1,571,491	350,139	1,977,027	(5,956,391)	908,910
	1,438,752	1,740,025	(13,419,527)	42,566,281	1,540,021
Movement due to units created and cancelled during the financial year:					
Net creation of units	17,459,985	15,000,554	44,451,735	78,611,820	7,352,922
Net cancellation of units	(15,996,668)	(11,899,932)	(33,443,101)	(74,882,201)	(5,657,619)
	1,463,317	3,100,622	11,008,634	3,729,619	1,695,303
Net asset value at end of the financial year	34,701,525	56,108,452	135,102,303	358,047,381	23,205,599

The accompanying notes are an integral part of this financial information.

Statement of Changes in Net Asset Value for the Financial Year Ended 31 December 2025 (Continued)

2025

	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM	SLMIGM Fund RM
Net asset value at beginning of the financial year	2,892,613	14,989,821	9,274,606	11,141,298
Excess of income over outgo after taxation for the financial year:				
Unrealised income / (loss) on investments	121,138	1,350,598	900,585	1,212,429
Net realised income / (loss) after taxation	(6,870)	782,077	240,805	(99,381)
	114,268	2,132,675	1,141,390	1,113,048
Movement due to units created and cancelled during the financial year:				
Net creation of units	3,133,734	13,876,513	11,256,028	6,977,297
Net cancellation of units	(1,165,558)	(5,612,801)	(6,338,943)	(4,111,387)
	1,968,176	8,263,712	4,917,085	2,865,910
Net asset value at end of the financial year	4,975,057	25,386,208	15,333,081	15,120,256

The accompanying notes are an integral part of this financial information.

Statement of Changes in Net Asset Value for the Financial Year Ended 31 December 2024

2024

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM
Net asset value at beginning of the financial year	29,842,983	44,659,843	144,530,596	347,189,915	19,215,357
Excess of income over outgo after taxation for the financial year:					
Unrealised income / (loss) on investments	68,741	5,337,371	(3,396,465)	(39,990,955)	290,061
Net realised income / (loss) after taxation	1,074,102	931,236	5,391,722	3,381,402	220,410
	1,142,843	6,268,607	1,995,257	(36,609,553)	510,471
Movement due to units created and cancelled during the financial year:					
Net creation of units	12,175,223	16,367,379	50,261,502	94,271,919	6,446,498
Net cancellation of units	(11,361,593)	(16,028,024)	(59,274,159)	(93,100,800)	(6,202,051)
	813,630	339,355	(9,012,657)	1,171,119	244,447
Net asset value at end of the financial year	31,799,456	51,267,805	137,513,196	311,751,481	19,970,275

The accompanying notes are an integral part of this financial information.

Statement of Changes in Net Asset Value for the Financial Year Ended 31 December 2024 (Continued)

2024

	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM	SLMIGM Fund RM
Net asset value at beginning of the financial year	1,010,998	13,351,638	2,774,511	-
Excess of income over outgo after taxation for the financial year:				
Unrealised income / (loss) on investments	31,696	363,199	404,772	(464,189)
Net realised income / (loss) after taxation	13,582	330,324	147,928	36,362
	45,278	693,523	552,700	(427,827)
Movement due to units created and cancelled during the financial year:				
Net creation of units	2,996,613	6,404,139	8,821,319	12,658,207
Net cancellation of units	(1,160,276)	(5,459,479)	(2,873,924)	(1,089,082)
	1,836,337	944,660	5,947,395	11,569,125
Net asset value at end of the financial year	2,892,613	14,989,821	9,274,606	11,141,298

The accompanying notes are an integral part of this financial information.

Notes to the Financial Information for the Financial Year Ended 31 December 2025

1 Principal Activities and General Information

Sun Life Malaysia Takaful Investment-Linked Funds consist of Sun Life Malaysia Islamic Bond Fund (SLMIB), Sun Life Malaysia Islamic Equity Fund (SLMIE), Sun Life Malaysia Islamic World Equity Fund (SLMIWE), Sun Life Malaysia Islamic Asia Pacific Equity Fund (SLMIAPE), Sun Life Malaysia Aiman Select Income Fund (SLMASI), Sun Life Malaysia Islamic Deposit Fund (SLMID), Sun Life Malaysia Islamic Global Balanced Fund (SLMIGB), Sun Life Malaysia Islamic Global Sustainable Fund (SLMIGS) and Sun Life Malaysia Islamic Global Multi-Asset Fund (SLMIGM) (herein referred to collectively as the Funds).

The principal activities of the Funds are to invest in authorised investments. SLMIGM was launched on 1 March 2025, SLMIGS was launched on 1 June 2022, SLMIGB was launched on 19 April 2021, SLMID was launched on 18 January 2019, SLMIWE, SLMIAPE and SLMASI were launched on 13 February 2015, while SLMIB and SLMIE were launched on 8 December 2009.

The Manager of the Funds is Sun Life Malaysia Takaful Berhad, a company incorporated in Malaysia, engaged principally in the underwriting of Family Takaful business, including investment-linked business.

The Funds' activities are conducted strictly in accordance with the requirements of the Shariah principles and are monitored by the Shariah Committee of the Manager.

2 Basis of Preparation

The financial information of the Funds are prepared under the historical cost convention except as disclosed in this summary of material accounting policy information. The financial information have been prepared in accordance with the material accounting policy information as described in Note 3 to the financial information and the Policy Document on Investment-linked Business issued by Bank Negara Malaysia (BNM) in all material aspects.

The preparation of the financial information requires the use of estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial information, and the

Notes to the Financial Information for the Financial Year Ended 31 December 2025

(Continued)

reported amounts of income and expenses during the reported financial year. It also requires the Manager to exercise its judgment in the process of applying the Funds' accounting policies. Although these estimates are based on the Manager's best knowledge of current events and actions, actual results may differ from those estimates.

However, the Manager is of the opinion that there are currently no areas where assumptions and estimates that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year and no accounting policies which require significant judgment to be exercised.

3 Summary of Material Accounting Policy Information

The following material accounting policy information have been used consistently in dealing with items which are considered material in relation to the financial information.

(a) Investments

(i) Fair value through profit or loss financial assets (FVTPL)

Investments of the Funds are designated as financial assets at fair value through profit or loss (FVTPL) at inception as they are managed and evaluated on a fair value basis, in accordance with the funds' respective investment strategy and mandate.

Financial assets at FVTPL are initially recorded at fair value. Subsequent to initial recognition, these investments are remeasured at fair value. Fair value adjustments and realised gain and losses on derecognition are recognised in the Statement of Income and Expenditure.

(ii) Fair value of financial assets

Unquoted corporate debt securities and Malaysian Government Securities are valued based on indicative fair market prices quoted by reference to the quotations provided by bond pricing / rating agencies at the date of the Statement of Assets and Liabilities.

Notes to the Financial Information for the Financial Year Ended 31 December 2025

(Continued)

Fair values of investment in unit trust funds are stated at the net asset value of the underlying funds at the date of the Statement of Assets and Liabilities.

Fixed deposits / money market are stated at approximately their carrying amount as at the date of Statement of Assets and Liabilities.

The unrealised profit or losses in value of investment are credited or charged to the Statement of Income and Expenditure.

(b) Cash and deposits

Cash and deposits consist of cash and bank balances and deposits held at Islamic financial institutions with original maturities of three months or less.

(c) Net creation of units

Net creation of units represents Takaful contributions paid by certificate holders as payment for a new contract or subsequent payments to increase the amount of that contract. Net creation of units is recognised on a receipt basis.

(d) Net cancellation of units

Net cancellation of units represents cancellation of units arising from surrenders and withdrawals by certificate holders. Net cancellation of units is recognised upon surrendering of the related Takaful contract.

(e) Other income

Other income comprises the recognition of current tax credits, if applicable.

(f) Other outgo

Other outgo comprises fund charges that are recognised when incurred, if applicable.

(g) Income recognition

Profit income is recognised on the accrual basis taking into account the effective

Notes to the Financial Information for the Financial Year Ended 31 December 2025

(Continued)

yield of the asset.

Dividend income is recognised when the right to receive dividend has been established, generally when the security becomes ex-dividend.

Gains or losses arising from the disposal of investments are credited or charged to the Statement of Income and Expenditure.

(h) Taxation

Current tax is the expected amount of income tax payable in respect of the taxable profit for the financial year and is measured using the tax rates that have been enacted at the date of the Statement of Assets and Liabilities.

Deferred taxation is recognised in full using the liability method, on temporary differences at the date of Statement of Assets and Liabilities between the tax bases of assets and liabilities and their carrying amounts in the financial information.

Deferred tax is measured at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, based on tax rates that have been enacted or substantially enacted at the date of Statement of Assets and Liabilities.

Deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences can be utilised.

(i) Management fee

Management fee if any is calculated based on the net asset value of the Funds.

(j) Takaful receivable

Takaful receivable are recognised when due and measured on initial recognition at fair value. Subsequent to initial recognition, Takaful receivable are measured at amortised cost, using the effective yield method.

Notes to the Financial Information for the Financial Year Ended 31 December 2025

(Continued)

If there is objective evidence that the Takaful receivable are impaired, the Company reduces the carrying amount of the Takaful receivables accordingly and recognises that impairment loss in revenue account. The Company gathers the objective evidence that Takaful receivables are impaired using the same process method used for these financial assets.

Takaful receivables are derecognised when the derecognition criteria for financial assets have been met.

4 Investments

The details of investments of the holding of the Funds are set out in the Fund Performance Report.



2025

Laporan Prestasi Dana
Berkaitan Pelaburan Takaful

Notis Penting

Harap maklum bahawa harga unit harian dana-dana boleh didapati di laman web kami di www.sunlifemalaysia.com.

Sun Life Malaysia Takaful Berhad

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Perutusan Ketua Pegawai Eksekutif

“Takaful berteraskan tanggungjawab bersama dan semangat saling membantu. Kami mengukuhkan janji ini melalui penyelesaian pelaburan dan perlindungan jangka panjang yang berdisiplin, serta perkhidmatan yang lebih baik untuk membina keselamatan kewangan sepanjang hayat bagi Pelanggan dan komuniti kami.”

Noor Azam Bin Mohd Yusof

Ketua Pegawai Eksekutif
Sun Life Malaysia Takaful Berhad



Perutusan Ketua Pegawai Eksekutif

Pelanggan yang Dihargai,

Bagi pihak Sun Life Malaysia Takaful Berhad, saya berbesar hati membentangkan Laporan Prestasi Dana Berkaitan Pelaburan Takaful bagi tahun 2025. Laporan ini menyorot prestasi dana-dana berkaitan pelaburan kami serta perkembangan utama yang membentuk hala tuju perniagaan sepanjang tahun.

Ulasan Pasaran

Pada tahun 2025, pasaran global berdepan turun naik yang ketara namun akhirnya mencatatkan pulangan positif. Pada awal tahun, ketidaktentuan berkaitan dasar perdagangan Amerika Syarikat susulan kembalinya Presiden Donald Trump ke tampuk pentadbiran, digabungkan dengan sentimen yang lebih lemah dalam sektor teknologi, telah menyebabkan prestasi pasaran serantau tidak sekata. Keadaan ini memuncak apabila berlakunya pembetulan mendadak pada bulan April berikutan pengumuman tarif baharu serta langkah tindak balas oleh rakan dagang.

Keyakinan pelabur beransur pulih, disokong pertumbuhan ekonomi yang berdaya tahan, pendapatan korporat yang stabil serta peralihan dasar monetari ke arah penurunan kadar faedah oleh bank-bank pusat utama termasuk Rizab Persekutuan A.S.

Keadaan pasaran bertambah baik pada separuh kedua tahun apabila ketegangan perdagangan mereda dan kejelasan dasar meningkat. Pasaran sedang pesat membangun, terutamanya sektor berorientasikan teknologi di Asia telah menerajui pemulihan tersebut. Secara keseluruhan, ekuiti global mengakhiri tahun dengan kedudukan yang lebih kukuh, didorong oleh pertumbuhan stabil dan inflasi yang semakin terkawal.

Di dalam negara, Bank Negara Malaysia menurunkan Kadar Dasar Semalaman kepada 2.75% bagi menyokong pertumbuhan dalam persekitaran luaran yang tidak menentu. Langkah ini, bersama permintaan tempatan yang berdaya tahan serta dasar fiskal dan monetari yang menyokong, membantu mengekalkan momentum positif pasaran ekuiti tempatan untuk tahun kedua berturut-turut.

Walaupun berdepan persekitaran sebegini, dana-dana kami mencatatkan prestasi yang memberangsangkan. Dana Sun Life Malaysia Islamic Asia Pasific Equity merekodkan prestasi terbaik. Pendekatan pelaburan kami kekal berteraskan disiplin dan pengurusan aktif bagi memanfaatkan peluang dalam persekitaran pasaran yang berubah.

Perutusan Ketua Pegawai Eksekutif

(Sambungan)

Sorotan Utama Perniagaan 2025

Sebagai pengendali takaful keluarga yang dipercayai, kami berpegang kepada prinsip Syariah dan semangat ta'awun (saling membantu) serta tanggungjawab bersama. Sepanjang tahun ini, kami memberi tumpuan kepada setiap detik bermakna buat pelanggan kami dengan memudahkan urusan komunikasi, memperkukuh penyelesaian takaful yang ditawarkan, dan mengekalkan piawaian tadbir urus tertinggi agar kami dapat melayani anda dengan lebih konsisten dan penuh keprihatinan.

Memperluas Akses dan Memperkukuh Saluran Pendedaran

Kami terus meluaskan akses kepada penyelesaian perlindungan melalui penambahan saluran pendedaran teras kami. Untuk menyokong pertumbuhan ini, kami telah melancarkan semula cawangan Johor Bahru sebagai tanda komitmen terhadap wilayah Selatan selain mendekatkan perkhidmatan kami kepada pelanggan dan penasihat.

Memacu Pengalaman Digital

Kami meneruskan peralihan ke arah perusahaan digital dengan menambah baik interaksi bersama pelanggan. Usaha ini merangkumi penambahbaikan aplikasi pelanggan dan fungsi layan diri, selain pengenalan sembang langsung, chatbot serta pembantu berasaskan AI, *Emma* dan *Sara*. Kami turut meperluaskan automasi dalam proses tuntutan dan pengundertaitan, sambil memanfaatkan analitik bagi mempercepat tempoh urusan, konsistensi, dan pengalaman perkhidmatan menyeluruh.

Menyokong Keperluan Kewangan melalui Penyelesaian Takaful Patuh Syariah

Kami terus menambah baik penawaran produk takaful bagi membantu Pelanggan membina daya tahan kewangan jangka panjang. Pada tahun 2025, kami memperkenalkan Sun Enrich Extra-i dan Sun Heritage-i, sekali gus memperluas pilihan dan fleksibiliti bagi mereka yang mencari perlindungan patuh Syariah yang bersesuaian. Kami juga melancarkan kempen 11.11 Group Term Takaful yang menawarkan perlindungan mampu milik dengan penerimaan terjamin bagi kematian dan 36 penyakit kritikal melalui proses permohonan digital yang ringkas.

Perutusan Ketua Pegawai Eksekutif

(Sambungan)

Memperkasa Literasi Kewangan dan Membina Komuniti Lebih Sihat

Kami kekal komited dalam meningkatkan literasi kewangan dan kesedaran kesihatan melalui inisiatif komuniti bersasar.

Dapatan daripada Tinjauan Literasi Insurans dan Takaful 2025 “Insure or Unsure” menunjukkan jurang ketara dalam perancangan warisan. Walaupun 65% responden mengakui kepentingannya, hanya 15% mempunyai pelan sedia ada. Bagi menangani jurang ini, kami memperluas Kempen InsureLit 2.0 melalui usaha pendidikan digital dan bersemuka, termasuk jerayawara di pusat beli-belah utama di Lembah Klang yang berpotensi menjangkau 1.3 juta pengunjung serta capaian media sosial mencecah 6.8 juta.

Program Belia InsureLit kami mendekati lebih 660 pelajar universiti di seluruh Lembah Klang bagi melengkapkan golongan muda dengan pengetahuan kewangan asas. Kami turut menyokong program literasi kewangan Persatuan Takaful Malaysia yang memberi manfaat kepada tambahan 500 pelajar.

Dalam usaha menggalakkan gaya hidup sihat, Program Diabetes kami memanfaatkan lebih 6,700 individu, termasuk komuniti kurang kemampuan, melalui inisiatif saringan kesihatan dan program kesedaran awam bagi menyokong pengesanan awal serta pencegahan.

Pengiktirafan terhadap Kepercayaan dan Budaya Kerja

Pada tahun 2025, kami berbesar hati menerima beberapa pengiktirafan yang mencerminkan kepercayaan Pelanggan serta komitmen warga kerja kami.

Antara pengiktirafan yang kami terima termasuk Anugerah Emas pertama bagi kategori Perbankan, Pelaburan dan Insurans di Putra Aria Brand Awards, Anugerah Gangsa bagi Kempen PR Terbaik – Kepimpinan Pemikiran dan Pengurusan Reputasi di Marketing Interactive PR Awards, serta pensijilan Great Place to Work® untuk tahun ketiga berturut-turut.

Perutusan Ketua Pegawai Eksekutif

(Sambungan)

Unjuran 2026

Melangkah ke hadapan, kami akan terus mengukuhkan peranan kami sebagai rakan dipercayai dalam perancangan kewangan patuh Syariah. Kami menyokong pelanggan untuk melindungi perkara penting, membina kekayaan secara bertanggungjawab, dan merancang legasi selaras dengan prinsip Syariah.

Kami juga akan memajukan konsep wakaf sebagai sebahagian daripada penawaran kami. Ini membolehkan pelanggan menyepadukan perlindungan, simpanan, dan impak amal berterusan dalam satu pelan tersusun yang memberi manfaat kepada keluarga serta komuniti bagi jangka masa panjang.

Pada masa yang sama, kami akan memperdalam keupayaan takaful kami merentas pengedaran, operasi dan tadbir urus Syariah, sambil meningkatkan piawaian khidmat nasihat melalui latihan, alatan, dan pengawasan yang lebih mantap. Usaha ini akan membuahkan bimbingan lebih jelas, pengalaman perkhidmatan lebih baik, serta penyelesaian yang memenuhi keperluan mengikut setiap peringkat kehidupan.

Saya ingin berterima kasih kepada pelanggan atas kepercayaan dan keyakinan berterusan anda. Sokongan anda mendorong kami untuk terus menambah baik dan memberikan perkhidmatan yang lebih cemerlang setiap hari. Saya juga mengucapkan terima kasih kepada Lembaga Pengarah, warga kerja, penasihat dan rakan kongsi atas dedikasi serta komitmen yang berterusan.

Kami kekal fokus untuk terus memberi sokongan padu kepada anda melalui perancangan kewangan patuh Syariah dan pelaburan yang bertanggungjawab agar anda dapat mencapai jaminan kewangan sepanjang hayat serta menjalani kehidupan yang lebih sihat.

Noor Azam Bin Mohd Yusof

Ketua Pegawai Eksekutif
Sun Life Malaysia Takaful Berhad

Ulasan Pasaran dan Unjuran 2026

Pendapatan Tetap

Tahun 2025 dicorakkan oleh ketidaktentuan susulan pelaksanaan pelbagai dasar oleh Presiden Amerika Syarikat, Donald Trump, termasuk pengenaan tarif menyeluruh serta peluasan fiskal A.S. Walaupun berdepan cabaran, pertumbuhan global kekal lebih kukuh daripada jangkauan, dengan International Monetary Fund (IMF) mengunjurkan pertumbuhan stabil pada kadar 3.3%. Walaupun terdapat kebimbangan awal perubahan tarif yang menyebabkan lonjakan harga, inflasi terus menunjukkan trend penurunan sekaligus memberi ruang kepada pelonggaran dasar monetari oleh bank-bank pusat utama. Di A.S., pelaksanaan tarif menyeluruh terhadap semua rakan dagang telah menggugat pasaran, menolak naik kadar tarif ke paras tertinggi sejak era 1930-an. Langkah ini melemahkan daya tarikan dolar AS sebagai aset selamat dan mendorong hasil bon Perbendaharaan 10 tahun ke paras 4.5%. Perkembangan seterusnya menyaksikan beberapa negara merundingkan semula pengaturan tarif, manakala A.S. dan China mencapai gencatan perdagangan sementara.

Walaupun berdepan ketidaktentuan tarif, ekonomi A.S. kekal berdaya tahan dengan mencatat pertumbuhan 4.3% pada suku ketiga, disokong oleh perbelanjaan pengguna yang kukuh meskipun pasaran buruh menunjukkan kelembapan dan inflasi kekal tinggi. Kebimbangan terhadap kemampuan fiskal meningkat selepas Moody's menurunkan penarafan negara A.S. kepada AA1. Kebimbangan semakin bertambah susulan kelulusan One Big Beautiful Bill Act, yang diunjurkan bakal menambah defisit persekutuan sebanyak USD3.4 trilion dalam tempoh sedekad akan datang. Dalam persekitaran ini, Rizab Persekutuan kembali menurunkan kadar faedah, dengan pengurangan keseluruhan sebanyak 75 mata asas (bps) pada tahun 2025 kepada julat 3.50%–3.75%. Perkembangan ini menyumbang kepada keluk hasil Perbendaharaan A.S. yang semakin curam, dengan kebanyakan hasil menurun antara 7–77bps, kecuali bon 30 tahun yang meningkat sedikit sebanyak 6bps.

Akibat tekanan tarif, aktiviti ekonomi China agak perlahan, diburukkan oleh gangguan sektor hartanah dan sentimen pengguna yang lemah. Pihak berkuasa melaksanakan langkah sokongan bersasar untuk menyokong perbelanjaan dan pelaburan, termasuk penurunan kadar faedah oleh Bank Rakyat China, bagi merangsang pertumbuhan yang akhirnya mencapai sasaran rasmi 5%, salah satu prestasi terburuk dalam tempoh tiga dekad kecuali sewaktu dilanda pandemik. Jepun pula mencatat prestasi lebih baik, dengan Bank of Japan menaikkan sebanyak 50bps kepada 0.75%, didorong oleh jangkauan

Ulasan Pasaran dan Unjuran 2026

(Sambungan)

pertumbuhan dan inflasi yang lebih positif. Jangkaan rangsangan fiskal selanjutnya telah mendorong hasil bon kerajaan melonjak lebih tinggi, dengan hasil 10 tahun meningkat 97bps asas kepada 2.1% dan hasil 30 tahun meningkat 111bps kepada 3.4%.

Di dalam negara, daya tahan yang kukuh telah mengemudi Malaysia dalam menangani ketidakpastian global. Bank Negara Malaysia (BNM) telah memulakan langkah awal dengan mengurangkan kadar dasarnya sebanyak 25bps kepada 2.75% pada bulan Julai. Ekonomi mencatatkan prestasi yang lebih baik daripada yang dijangkakan, merekodkan pertumbuhan 4.9% untuk tahun 2025 dan melepasi julat ramalan rasmi iaitu 4.0% – 4.8%. Kekuatan ini disokong oleh permintaan domestik yang cergas, eksport yang lebih kukuh dan aktiviti pelaburan yang sihat. Kerajaan juga telah menegaskan komitmennya berhubung penyatuan fiskal, termasuk langkah-langkah seperti rasionalisasi subsidi bahan api dan diesel. Usaha usaha ini membuahkan hasil, dengan defisit fiskal diunjurkan mengecil daripada 4.1% daripada KDNK pada tahun 2024 kepada 3.8% pada tahun 2025 dan 3.5% pada tahun 2026. Bagi tahun 2026, pertumbuhan ekonomi dijangka sederhana kepada 4.0% – 4.5%, manakala inflasi dijangka kekal terkawal pada 1.5% – 2.3%. Oleh itu, BNM berkemungkinan mengekalkan kadar dasar tidak berubah pada 2.75% melainkan terdapat kejutan pertumbuhan yang ketara.

Pasaran bon tempatan turut mencatat prestasi baik dengan penurunan hasil antara 20 hingga 48 mata asas, sejajar dengan pasaran pendapatan tetap global. Berbeza dengan Perbendaharaan A.S. jangka panjang, hasil tempatan kekal teguh, disokong dasar fiskal kerajaan yang kukuh. Melangkah ke 2026, pasaran kewangan global dijangka akan terus berdepan pergolakan akibat ketidakpastian yang menyelubungi dasar ekonomi dan dagangan Presiden Trump. Pasaran pendapatan tetap Malaysia pula dijangka kekal stabil, disokong oleh usaha penggabungan fiskal yang berterusan oleh kerajaan, dasar kewangan yang stabil, permintaan institusi yang kukuh dan kecairan domestik yang mencukupi.

Ekuiti

Pasaran ekuiti global mengalami pergolakan ketara sepanjang 2025 namun mengakhiri tahun dalam suasana positif. Ketidakpastian mengenai dasar perdagangan A.S. susulan kembalinya Donald Trump sebagai Presiden telah menjejaskan sentimen, terutamanya pada separuh pertama tahun. Walau bagaimanapun, pertumbuhan ekonomi yang berdaya tahan, peningkatan pendapatan korporat yang jelas dan peralihan beransur-ansur ke arah pelonggaran monetari oleh bank-bank pusat utama telah membantu pulangan keseluruhan mencatatkan keputusan yang baik. Selera risiko semakin kukuh apabila rundingan perdagangan berjalan lancar dan hala tuju dasar menjadi lebih jelas.

Ulasan Pasaran dan Unjuran 2026

(Sambungan)

Perbezaan prestasi dilihat telah bermula dari awal dan Zon Euro menerajui kebanyakan rantau lain. Ekuiti A.S. mencatatkan peningkatan tetapi masih ketinggalan berbanding rakan setera global apabila sektor teknologi menyederhana berikutan kemunculan DeepSeek, syarikat baharu AI yang berpangkalan di China. Pasaran China dan Asia kecuali Jepun mencatatkan keuntungan yang sederhana dan tidak sekata, meskipun terdapat rangsangan terpilih. Pergolakan pasaran semakin sengit pada bulan April selepas tarif “Hari Pembebasan”, mencetuskan penjualan meluas dalam aset risiko global. Tindakan balas China menambah tekanan pasaran, meningkatkan permintaan untuk aset selamat seperti emas. Penggantungan tarif selama 90 hari yang dilaksanakan kemudian berjaya menstabilkan sentimen, digabungkan pula dengan pendapatan yang berdaya tahan telah menyokong pemulihan pada suku kedua.

Momentum pasaran mengukuh pada separuh kedua berlatarkan ketegangan perdagangan yang semakin reda, dasar sokongan dan pemotongan kadar oleh Rizab Persekutuan pada bulan September. Didorong oleh selera risiko global yang lebih aktif, minat yang kuat terhadap teknologi Asia dan langkah rangsangan tambahan di China telah membolehkan pasaran membangun mengatasi pasaran maju. Ekuiti global mengakhiri tahun dengan lebih kukuh, disokong oleh pendapatan yang teguh dan inflasi yang sederhana. Pasaran membangun, terutamanya segmen teknologi, menunjukkan prestasi yang lebih baik, manakala ekuiti A.S. agak ketinggalan disebabkan oleh sentimen yang lebih lemah terhadap teknologi bermodal besar dan penilaian yang lebih menarik di rantau lain. Walaupun tumpuan berterusan masih pada AI, hanya dua daripada saham ‘Magnificent Seven’ berjaya mengatasi pasaran yang lebih luas.

Di dalam negara, penanda aras FBMKLCI memulakan tahun 2025 dengan kedudukan yang lemah, jatuh 5.2% pada Januari akibat penjualan besar-besaran dalam saham AI dan pusat data susulan sekatan eksport baharu bagi cip AI oleh pihak A.S., diburukkan lagi oleh penjualan bersih asing yang berterusan disebabkan oleh ketidakpastian dasar dagangan. Penurunan ini berlarutan sehingga Mac apabila ketegangan dagangan yang semakin runcing telah menimbulkan kebimbangan kemelesetan.

Walaupun prestasi global bercampur-campur, FBMKLCI mengalami pemulihan pada bulan April, mencapai tahap tertinggi sejak pengumuman tarif timbal balik Presiden Trump. Sentimen yang lebih baik daripada rundingan perdagangan diperbaharui antara A.S. dan China membantu mengurangkan pergolakan dalam negara. Pemulihan berlanjutan hingga suku kedua 2025 apabila ketegangan geopolitik kembali reda dan kemajuan dicapai dalam perbincangan tarif A.S.-Malaysia.

Ulasan Pasaran dan Unjuran 2026

(Sambungan)

Momentum mengukuh pada suku ketiga, menjejaki aliran menaik ekuiti global berlatarkan hala tuju tarif A.S. yang lebih jelas dan pendapatan korporat suku kedua 2025 yang agak positif. Persekitaran politik Malaysia yang stabil menyediakan daya tahan tambahan. Bagi tahun ini, FBMKLCI meningkat 2.3%, mencatatkan pulangan positif bagi tahun kedua berturut-turut, disokong oleh kekuatan domestik dan Ringgit yang lebih kukuh meskipun berdepan aliran keluar asing yang besar. Pelabur asing mencatatkan jualan bersih kumulatif sebanyak RM22.3 bilion, sebahagian besarnya diimbangi oleh pembelian institusi tempatan sebanyak RM20.9 bilion — peningkatan 81% berbanding RM11.6 bilion pada tahun 2024.

Selepas tiga tahun berturut-turut mencatatkan prestasi kukuh, pasaran ekuiti global masih mengekalkan daya tahan yang baik, disokong oleh pendirian Federal Reserve yang akomodatif serta naratif pertumbuhan yang dipacu oleh kecerdasan buatan (AI). Namun begitu, pergolakan pasaran dijangka berterusan pada tahun 2026 berikutan peningkatan ketegangan geopolitik dan ketidaktentuan berkaitan tarif. Prospek makroekonomi global dijangka stabil hingga sederhana. International Monetary Fund mengunjurkan pertumbuhan KDNK global pada kadar 3.3% bagi tahun 2026, tidak berubah daripada 2025, manakala Bank Dunia menjangkakan penyederhanaan kepada 2.6% daripada 2.7%. Risiko geopolitik kekal sebagai faktor tekanan utama, dengan potensi pertikaian tarif menjelang pilihan raya pertengahan penggal A.S. dijangka boleh menjejaskan sentimen pasaran. Walau bagaimanapun, kelemahan dolar A.S. menyediakan persekitaran yang menyokong bagi pasaran membangun serta membuka peluang tematik yang ketara.

Di dalam negara, momentum kukuh KDNK Malaysia pada suku keempat 2025 meletakkan ekonomi pada landasan yang berupaya mencapai, malah berpotensi untuk melepasi, had sasaran pertumbuhan tahun 2025. Permintaan dalam negara yang berdaya tahan, inflasi yang semakin sederhana, dasar fiskal dan monetari yang menyokong, prestasi pendapatan korporat yang lestari serta pembaharuan struktur yang berterusan membentuk asas kepada prospek jangka sederhana. Pelancaran Tahun Melawat Malaysia 2026 dijangka memberi rangsangan kepada sektor berkaitan pelancongan, manakala langkah bantuan tunai bersasar akan terus menyokong keyakinan pengguna. FBMKLCI kekal menarik dari segi penilaian, didagangkan sedikit di bawah purata 10 tahun. Walaupun pegangan asing masih berada pada paras rendah dalam tempoh beberapa tahun, tanda-tanda penstabilan mula kelihatan, dengan sokongan konsisten daripada pelabur institusi tempatan sebagai pemangkin utama pasaran.

Objektif / Dasar Dana

Sukuk, instrumen pasaran kewangan patuh Shariah dan deposit tetap patuh Shariah

Minimum 70% dari Nilai Aset Bersih (NAB)

Lain-lain pelaburan patuh Shariah

Maksimum 30% dari NAB

Profil Aset

Denominasi Ringgit sahaja

Profil risiko pelabur

Rendah

Tempoh pelaburan

Jangka sederhana hingga panjang

Dana Sun Life Malaysia Islamic Bond (SLMIB)

Dana ini disalurkan ke dalam Opus Shariah Income Fund (dana sasaran) dengan objektif untuk mencapai pulangan lebih tinggi berbanding penanda aras dalam jangka sederhana hingga panjang di samping mengekalkan modal dan menawarkan peluang untuk menjana pendapatan.

Profil pelaburan dana sasaran adalah tertakluk kepada struktur pengurusan tarikh matang yang aktif yang berlandaskan unjuran kadar untung tanpa sebarang had terhadap tarikh matang portfolio sukuk. Ini bermakna, dana sasaran boleh melabur dalam Sukuk, instrumen pasaran kewangan patuh Shariah, deposit tetap patuh Shariah dan lain-lain pelaburan yang dibenarkan berlandaskan Shariah dengan tempoh kematangan yang berbeza seperti 3 bulan, 6 bulan, 1 tahun, 3 tahun, 5 tahun, 10 tahun atau lebih. Dana sasaran hanya akan melabur dalam instrumen Sukuk berdenominasi Ringgit Malaysia.

Objektif / Dasar Dana (Sambungan)

Ekuiti patuh Shariah

Minimum 70% hingga maksimum 100% dari Nilai Aset Bersih (NAB)

Instrumen pasaran wang, deposit dan / atau tunai patuh Shariah

Maksimum 30% dari NAB

Profil Aset

Ekuiti patuh Shariah Bursa Malaysia

Profil risiko pelabur

Tinggi

Tempoh pelaburan

Jangka sederhana hingga panjang

Dana Sun Life Malaysia Islamic Equity (SLMIE)

Dana ini disalurkan ke AHAM Aiman Growth Fund (dana sasaran) dengan objektif untuk mencapai pertumbuhan modal yang konsisten dalam jangka sederhana hingga panjang melalui pelaburan dalam ekuiti dan lain-lain pelaburan dibenarkan yang berlandaskan undang-undang dan prinsip Shariah.

Dana sasaran melabur terutamanya dalam ekuiti patuh Shariah dan bakinya akan dilaburkan dalam instrumen pasaran wang dan deposit patuh Shariah, dan / atau dipegang secara tunai. Proses pemilihan pelaburan akan memberi tumpuan kepada syarikat yang mampu menunjukkan potensi pertumbuhan dalam tempoh pelaburan jangka sederhana hingga panjang. Untuk mengekalkan kecairan, dana sasaran akan melabur dalam instrumen pasaran wang patuh Shariah dan / atau melabur dalam deposit patuh Shariah di institusi kewangan. Dana sasaran juga mempunyai fleksibiliti untuk memegang waran patuh Shariah serta skim pelaburan kolektif Islam yang mempunyai objektif pelaburan yang hampir sama dengan dana sasaran.

Objektif / Dasar Dana

(Sambungan)

Ekuiti patuh Shariah dan
Sekuriti berkaitan ekuiti
patuh Shariah

**Minimum 90% dan sehingga
100% dari Nilai Aset Bersih
(NAB)**

Aset cair patuh Shariah
dan / atau tunai

Sehingga 10% dari NAB

Profil Aset

Ekuiti Global patuh Shariah

Profil risiko pelabur

Tinggi

Tempoh pelaburan

Jangka panjang

Dana Sun Life Malaysia Islamic World Equity (SLMIWE)

Dana ini disalurkan ke dalam abrdn Islamic World Equity Fund (dana sasaran) dengan objektif untuk mencapai pertumbuhan modal dalam jangka panjang melalui pelaburan di dalam portfolio ekuiti antarabangsa dan sekuriti berkaitan ekuiti patuh Shariah.

Dana sasaran melabur 90%-100% dari NAB di dalam ekuiti dan sekuriti berkaitan ekuiti patuh Shariah. Baki NAB dana sasaran yang tidak dilaburkan ke dalam ekuiti dan sekuriti berkaitan ekuiti patuh Shariah akan dilaburkan ke dalam aset cair patuh shariah dan / atau dalam bentuk tunai.

Objektif / Dasar Dana (Sambungan)

Ekuiti patuh Shariah

Minimum 70% dan sehingga 98% dari Nilai Aset Bersih (NAB)

Sukuk dan Deposit patuh Shariah

Sehingga 30% dari NAB

Aset cair patuh Shariah

Minimum 2% dari NAB

Profil Aset

Ekuiti Asia Pasifik (kecuali Jepun) patuh Shariah

Profil risiko pelabur

Tinggi

Tempoh pelaburan

Jangka panjang

Dana Sun Life Malaysia Islamic Asia Pacific Equity (SLMIAPE)

Dana ini disalurkan ke dalam Principal Islamic Asia Pacific Dynamic Equity Fund (dana sasaran) dengan objektif untuk mencapai pertumbuhan modal dan pendapatan stabil dalam tempoh jangka panjang dengan mematuhi kriteria pelaburan Shariah, melalui pelaburan di dalam pasaran pesat membangun dan maju di rantau Asia Pasifik (kecuali Jepun).

Dana sasaran pada dasarnya adalah dana ekuiti yang melabur pada syarikat yang berdomisil, disenarai dan / atau mempunyai operasi utama di pasaran pesat membangun dan maju di Asia Pasifik (kecuali Jepun), iaitu dana sasaran boleh melabur dalam syarikat dengan perniagaan utama di Thailand tetapi disenaraikan di Bursa Saham New York. Pelaburan di dalam Sukuk perlu memenuhi syarat penarafan minimum "BBB3" atau "P2" oleh RAM atau penarafan seumpamanya oleh MARC atau oleh agensi penarafan tempatan di negara terbitan; atau "BB" oleh S&P atau penarafan seumpamanya oleh lain-lain agensi penarafan antarabangsa.

Objektif / Dasar Dana (Sambungan)

Sukuk dan Instrumen pasaran wang patuh Syariah

Minimum 60% dan sehingga 100% dari Nilai Aset Bersih (NAB)

Ekuiti patuh Syariah

Maksimum 40% dari NAB

Tunai dan deposit Islam dengan institusi kewangan

Baki NAB dana

Profil Aset

Aset campuran Global patuh Syariah

Profil risiko pelabur

Sederhana

Tempoh pelaburan

Jangka sederhana hingga panjang

Dana Sun Life Malaysia Aiiman Select Income (SLMASI)

Dana ini disalurkan ke dalam AHAM AIIMAN Select Income Fund (dana sasaran) dengan objektif untuk menyediakan hasil pendapatan yang stabil melalui pelaburan patuh Syariah.

Dana sasaran akan melabur di dalam portfolio pelbagai Sukuk, instrumen pasaran kewangan patuh Syariah, ekuiti patuh Syariah dan deposit patuh Syariah dengan institusi kewangan. Pelaburan dana sasaran dalam Sukuk merangkumi Sukuk Malaysia dan terbitan asing sama ada dikeluarkan oleh kerajaan atau syarikat.

Objektif / Dasar Dana (Sambungan)

Deposit

**Minimum 95% dari Nilai
Aset Bersih (NAB)**

Tunai

Maksimum 5% dari NAB

Profil risiko pelabur

Rendah

Tempoh pelaburan

Jangka pendek

Dana Sun Life Malaysia Islamic Deposit (SLMID)

Dana ini disalurkan ke Principal Islamic Deposit Fund (dana sasaran) dengan objektif untuk menyediakan kecairan dan hasil pendapatan tetap kepada pelabur, di samping mengekalkan kestabilan modal melalui pelaburan utama dalam letakan deposit patuh Shariah di institusi kewangan Islam yang mematuhi Shariah.

Dana sasaran bertujuan untuk mencapai objektifnya dengan melaburkan sekurang-kurangnya 95% dari NAB dana sasaran dalam deposit patuh Shariah dengan tempoh matang kurang dari 365 hari. Sehingga 5% dari NAB dana sasaran dikekalkan dalam bentuk tunai. Dasar pelaburan adalah untuk melabur dalam aset cair dan juga pelaburan jangka pendek berisiko rendah untuk pengekalan modal.

Dana sasaran akan diuruskan secara aktif untuk mengawal kecairan dan untuk memenuhi keperluan aliran tunai jangka pendek pemegang unit.

Objektif / Dasar Dana (Sambungan)

Ekuiti patuh Syariah

40% - 60% dari Nilai Aset Bersih (NAB)

Sukuk, Instrumen pasaran wang dan / atau deposit berteraskan

Shariah

40% - 60% dari NAB

Sukuk tanpa penarafan

Sehingga 20% dari NAB

Profil Aset

Aset Campuran Global patuh Syariah

Profil risiko pelabur

Sederhana

Tempoh pelaburan

Jangka sederhana hingga panjang

Dana Sun Life Malaysia Islamic Global Balanced (SLMIGB)

Dana ini disalurkan ke United-i Global Balanced Fund – MYR Hedge Class (dana sasaran) dengan objektif untuk menyediakan pendapatan dan peningkatan modal dalam tempoh jangka sederhana hingga panjang melalui pelaburan dalam ekuiti patuh Syariah dan Sukuk global.

Dana sasaran bertujuan untuk mencapai objektif pelaburannya melalui dasar kepelbagaian pelaburan dalam ekuiti, sukuk, instrumen pasaran wang dan deposit tetap patuh Syariah dengan institusi kewangan.

Dana sasaran secara umumnya akan melaksanakan portfolio seimbang di antara ekuiti patuh Syariah dan sukuk dengan nisbah 50:50. Pelaburan dalam Dana yang berteraskan sukuk adalah untuk menyediakan kestabilan modal kepada dana sasaran manakala bahagian ekuiti patuh Syariah pula dijangka menjana pulangan tambahan apabila pasaran saham meningkat. Pengurus pelaburan (UOB Islamic Asset Management Sdn Bhd) mempunyai fleksibiliti untuk melaraskan peruntukan aset di antara ekuiti patuh Syariah dan sukuk dengan syarat peruntukan aset tersebut berada julat 40% hingga 60%. Dana sasaran juga boleh melabur sehingga 20% dari NAB di dalam sukuk tanpa penarafan.

Objektif / Dasar Dana (Sambungan)

Ekuiti patuh Syariah dan Sekuriti berkaitan ekuiti patuh Syariah

Minimum 70% dari Nilai Aset Bersih (NAB)

Instrumen pasaran wang, letakan deposit dan / atau dipegang secara tunai yang berteraskan Syariah

Maksimum 30% dari NAB

Profil risiko pelabur

Sederhana

Tempoh pelaburan

Jangka panjang

Dana Sun Life Malaysia Islamic Global Sustainable (SLMIGS)

Dana ini disalurkan ke dalam Nomura Global Shariah Sustainable Equity MYR Class A (dana sasaran) dengan objektif untuk mencapai pertumbuhan modal dalam jangka masa panjang.

Dana ini mensasarkan untuk mencapai objektifnya dengan melabur sekurang-kurangnya 70% daripada NAB dalam ekuiti patuh Syariah dan sekuriti berkaitan-ekuiti patuh Syariah seperti Resit Depositari Amerika patuh Syariah, Resit Depositari Global patuh Syariah, Resit Depositari Tidak Mengundi patuh Syariah, Nota Penyertaan patuh Syariah, terbitan hak patuh Syariah dan waran patuh Syariah yang disenaraikan di pasaran global. Sehingga 30% daripada NAB dana sasaran akan dilaburkan dalam aset cair Islam seperti instrumen pasaran wang Islam, deposit Islam dan / atau dipegang secara tunai.

Dana sasaran boleh melaburkan maksimum 20% dari NAB dana sasaran dalam skim pelaburan kolektif patuh Syariah untuk mengakses peluang pelaburan yang tidak tersedia melalui pelaburan langsung dalam ekuiti patuh Syariah and sekuriti berkaitan-ekuiti patuh Syariah.

Objektif / Dasar Dana (Sambungan)

Ekuiti patuh Shariah dan sekuriti berkaitan ekuiti patuh Shariah

Minimum 85% dari Nilai Aset Bersih (NAB)

Instrumen pasaran wang Islam, letakan deposit Islam dan / atau

dipegang secara tunai

Maksimum 15% dari NAB

Profil risiko pelabur

Sederhana

Tempoh pelaburan

Jangka sederhana hingga panjang

Dana Sun Life Malaysia Islamic Global Multi-Asset (SLMIGM)

Dana disalurkan ke dalam Principal Islamic Global Multi-Asset MYR-Hedged class Fund (dana sasaran) dengan tujuan untuk menyediakan pertumbuhan modal melalui pelaburan dalam satu skim pelaburan kolektif Islam, yang melabur dalam portfolio pelbagai aset global.

Dana sasaran adalah dana perantara dan akan melabur sekurang-kurangnya 85% dari NAB dalam Islamic Global Multi Asset Fund (dana induk). Dana sasaran boleh melaburkan sehingga 15% dari NABnya dalam aset cair patuh Shariah untuk tujuan kecairan dan derivatif Islam hanya untuk tujuan lindung-nilai

Dana induk ini bertujuan untuk mencapai objektif pelaburannya dengan melabur dalam portfolio pelbagai instrumen patuh Shariah global termasuk sekuriti berkaitan ekuiti patuh Shariah dan ekuiti patuh Shariah, sekuriti pendapatan tetap (Sukuk) patuh Shariah dan instrumen pasaran wang Islam.

Dana Sun Life Malaysia Islamic Bond (SLMIB)

Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2025?

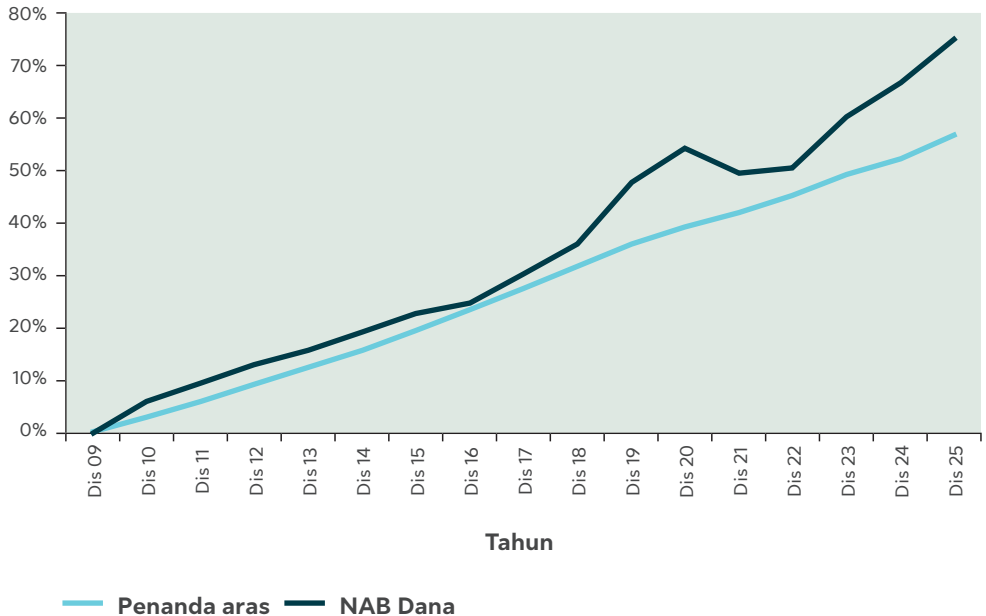
	31 Dis 2025 (%)	31 Dis 2024 (%)	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	4.9	4.0	6.6	0.6	-3.0	74.9
Penanda aras (MBB 12 bulan*)	2.3	2.6	2.9	2.3	1.9	56.7

*Kadar Deposit Tetap Maybank Islamic

Dana mencatatkan pulangan 4.9% berbanding penanda arasnya 2.3% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIB



Dana Sun Life Malaysia Islamic Bond (SLMIB)

(Sambungan)

Analisa Perubahan Nilai Aset Bersih (NAB)

	31 Dis 2025	31 Dis 2024	31 Dis 2023	31 Dis 2022	31 Dis 2021
NAB (RM'000)	34,702	31,799	29,843	24,906	22,347
NAB / Unit (RM)	1.7492	1.6671	1.6031	1.5045	1.4954
Jumlah Unit ('000)	19,839	19,075	18,616	16,555	14,943
NAB / Unit tertinggi bagi tahun (RM)	1.7492	1.6671	1.6031	1.5045	1.5456
NAB / Unit terendah bagi tahun (RM)	1.6671	1.6031	1.5038	1.4597	1.4919
Pulangan tahunan	4.9%	4.0%	6.6%	0.6%	-3.0%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	4.9%	4.0%	6.6%	0.6%	-3.0%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	4.9%	4.0%	6.6%	0.6%	-3.0%
b. Tempoh tiga tahun	5.2%	3.7%	1.4%	0.7%	3.4%
c. Tempoh lima tahun	2.6%	2.5%	3.5%	3.0%	3.8%
Caj					
a. Yuran pengurusan dana	-	-	-	-	-
b. Yuran audit (RM'000)	-	-	-	-	-
c. Cukai	8.0%	8.0%	8.0%	8.0%	8.0%
Kategori dan Komposisi Dana (RM'000)					
Opus Shariah Income Fund (Dana Sasaran)	34,443	31,349	29,866	24,821	22,287
Tunai dan lain-lain	259	450	(23)	85	60

Peruntukan Aset (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Opus Shariah Income Fund (Dana Sasaran)	32,808,751	34,306,976	34,442,626	99.3%
Tunai dan lain-lain	-	-	258,899	0.7%
	32,808,751	34,306,976	34,701,525	100.00%

Dana Sun Life Malaysia Islamic Equity (SLMIE)

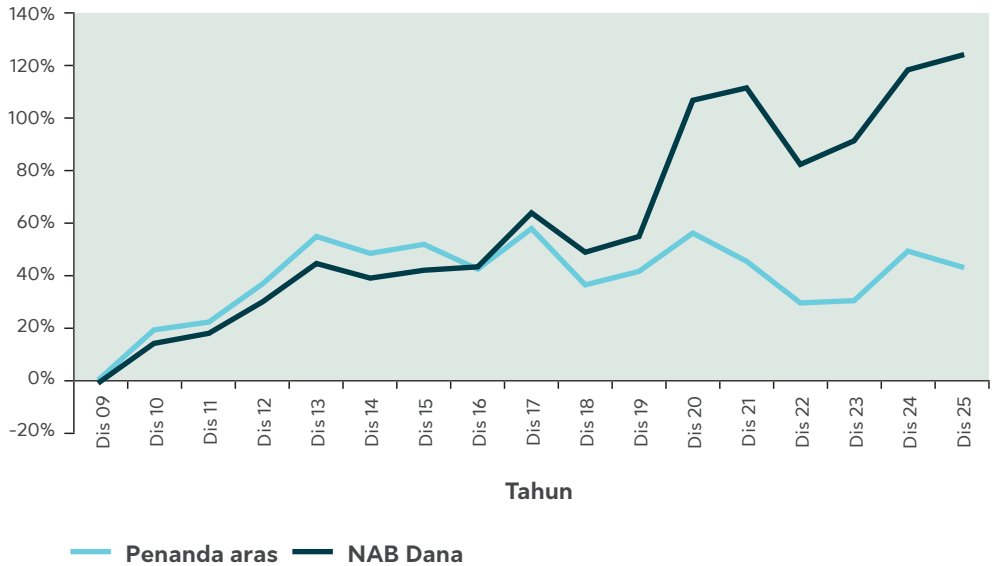
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2025?

	31 Dis 2025 (%)	31 Dis 2024 (%)	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	2.6	14.1	4.9	-13.8	2.4	124.2
Penanda aras (Indeks FBM Emas Syariah)	-3.9	14.6	0.5	-10.8	-6.8	43.6

Dana mencatatkan pulangan 2.6% berbanding penanda arasnya -3.9% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIE



Dana Sun Life Malaysia Islamic Equity (SLMIE)

(Sambungan)

Analisa Perubahan Nilai Aset Bersih (NAB)

	31 Dis 2025	31 Dis 2024	31 Dis 2023	31 Dis 2022	31 Dis 2021
NAB (RM'000)	56,108	51,268	44,660	43,190	49,830
NAB / Unit (RM)	2.2418	2.1851	1.9143	1.8249	2.1179
Jumlah Unit ('000)	25,028	23,463	23,329	23,667	23,528
NAB / Unit tertinggi bagi tahun (RM)	2.2469	2.3554	1.9160	2.1328	2.2324
NAB / Unit terendah bagi tahun (RM)	1.7080	1.9119	1.8138	1.7136	1.9776
Pulangan tahunan	2.6%	14.1%	4.9%	-13.8%	2.4%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	2.6%	14.1%	4.9%	-13.8%	2.4%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	2.6%	14.1%	4.9%	-13.8%	2.4%
b. Tempoh tiga tahun	7.2%	1.7%	-2.2%	7.3%	13.3%
c. Tempoh lima tahun	2.0%	8.2%	6.2%	3.4%	9.0%
Caj					
a. Yuran pengurusan dana	-	-	-	-	-
b. Yuran audit (RM'000)	-	-	-	-	-
c. Cukai	8.0%	8.0%	8.0%	8.0%	8.0%
Kategori dan Komposisi Dana (RM'000)					
AHAM Aiiman Growth Fund (Dana Sasaran)	56,611	51,642	44,654	43,025	50,471
Tunai dan lain-lain	(502)	(374)	6	165	(641)

Peruntukan Aset (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
AHAM Aiiman Growth Fund (Dana Sasaran)	41,822,278	50,414,242	56,610,636	100.9%
Tunai dan lain-lain	-	-	(502,184)	-0.9%
	41,822,278	50,414,242	56,108,452	100.0%

Dana Sun Life Malaysia Islamic World Equity (SLMIWE)

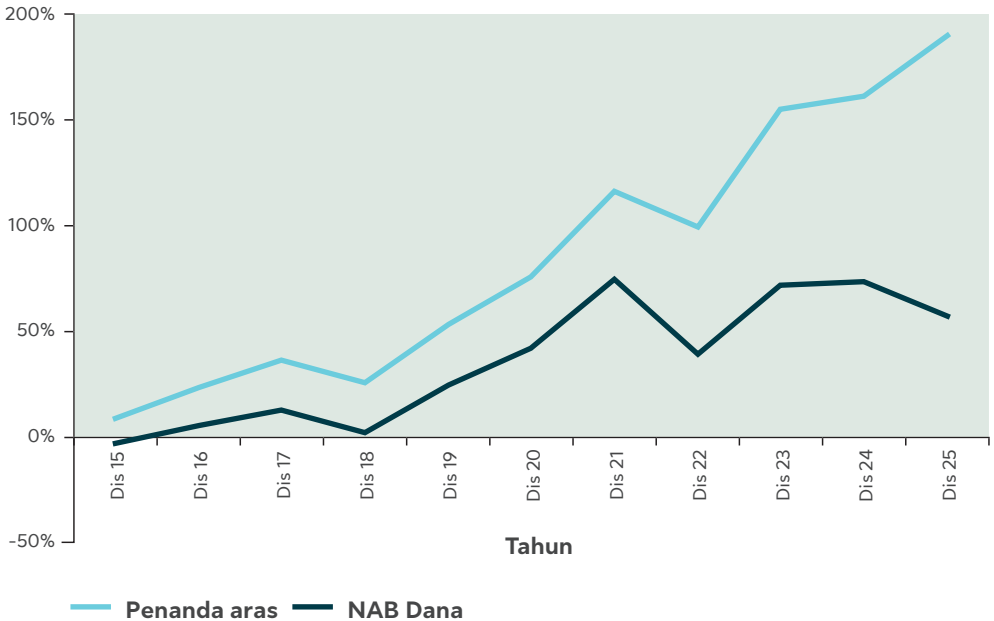
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2025?

	31 Dis 2025 (%)	31 Dis 2024 (%)	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	-9.4	0.9	23.5	-20.3	22.9	57.4
Penanda aras (Indeks MSCI ACWI Islamic (Shariah))	11.0	2.3	27.8	-7.8	23.3	189.9

Dana mencatatkan pulangan -9.4% berbanding penanda arasnya 11.0% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIWE



Dana Sun Life Malaysia Islamic World Equity (SLMIWE)

(Sambungan)

Analisa Perubahan Nilai Aset Bersih (NAB)

	31 Dis 2025	31 Dis 2024	31 Dis 2023	31 Dis 2022	31 Dis 2021
NAB (RM'000)	135,102	137,513	144,531	125,572	105,067
NAB / Unit (RM)	1.5736	1.7372	1.7225	1.3944	1.7486
Jumlah Unit ('000)	85,853	79,157	83,907	90,054	60,086
NAB / Unit tertinggi bagi tahun (RM)	1.8231	1.9179	1.7398	1.7470	1.7812
NAB / Unit terendah bagi tahun (RM)	1.4892	1.6896	1.3890	1.2999	1.3789
Pulangan tahunan	-9.4%	0.9%	23.5%	-20.3%	22.9%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	-9.4%	0.9%	23.5%	-20.3%	22.9%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	-9.4%	0.9%	23.5%	-20.3%	22.9%
b. Tempoh tiga tahun	5.0%	1.4%	8.7%	5.6%	19.7%
c. Tempoh lima tahun	3.5%	8.2%	12.5%	5.9%	11.2%
Caj					
a. Yuran pengurusan dana	-	-	-	-	-
b. Yuran audit (RM'000)	-	-	-	-	-
c. Cukai	8.0%	8.0%	8.0%	8.0%	8.0%
Kategori dan Komposisi Dana (RM'000)					
abrdrn Islamic World Equity Fund (Dana Sasaran)	135,228	138,958	145,759	124,839	106,337
Tunai dan lain-lain	(125)	(1,445)	(1,228)	733	(1,270)

Peruntukan Aset (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
abrdrn Islamic World Equity Fund (Dana Sasaran)	237,867,455	134,189,244	135,227,648	100.1%
Tunai dan lain-lain	-	-	(125,345)	-0.1%
	237,867,455	134,189,244	135,102,303	100.0%

Dana Sun Life Malaysia Islamic Asia Pacific Equity (SLMIAPE)

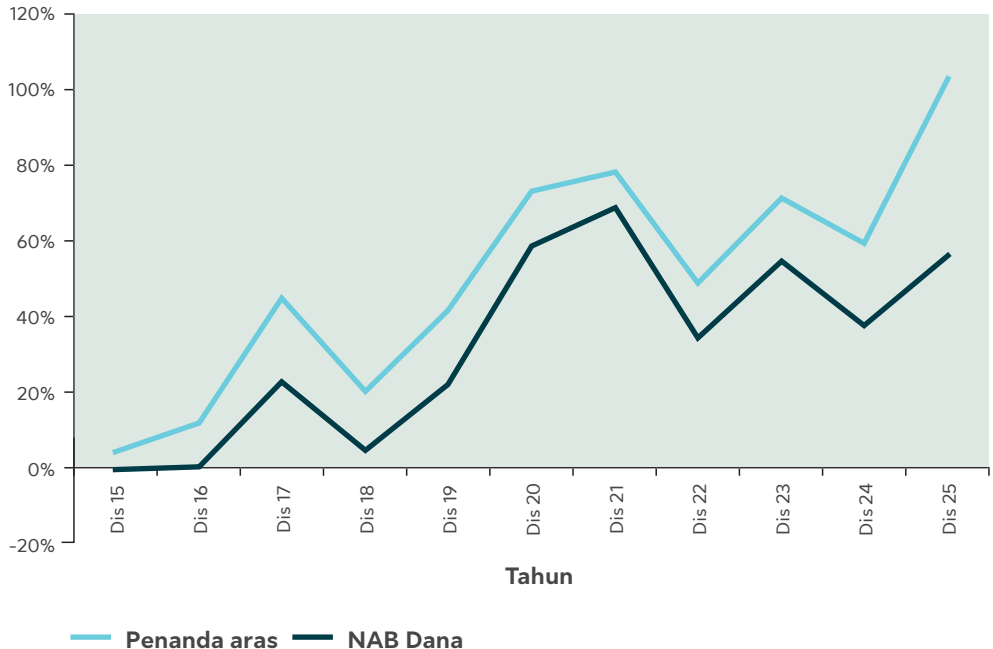
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2025?

	31 Dis 2025 (%)	31 Dis 2024 (%)	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	13.4	-11.0	15.3	-20.5	6.3	56.0
Penanda aras (Indeks MSCI AC Asia ex Japan Islamic)	27.1	-6.9	15.1	-16.5	3.0	102.7

Dana mencatatkan pulangan 13.4% berbanding penanda arasnya 27.1% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIAPE



Dana Sun Life Malaysia Islamic Asia Pacific Equity (SLMIAPE)

(Sambungan)

Analisa Perubahan Nilai Aset Bersih (NAB)

	31 Dis 2025	31 Dis 2024	31 Dis 2023	31 Dis 2022	31 Dis 2021
NAB (RM'000)	358,047	311,751	347,190	304,842	326,496
NAB / Unit (RM)	1.5601	1.3759	1.5467	1.3416	1.6879
Jumlah Unit ('000)	229,505	226,575	224,474	227,228	193,431
NAB / Unit tertinggi bagi tahun (RM)	1.6068	1.7512	1.5541	1.7067	1.7773
NAB / Unit terendah bagi tahun (RM)	1.2555	1.3759	1.3416	1.3215	1.5882
Pulangan tahunan	13.4%	-11.0%	15.3%	-20.5%	6.3%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	13.4%	-11.0%	15.3%	-20.5%	6.3%
b. Agihan Pendapatan					-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	13.4%	-11.0%	15.3%	-20.5%	6.3%
b. Tempoh tiga tahun	5.9%	-5.4%	0.4%	5.3%	17.7%
c. Tempoh lima tahun	0.7%	4.0%	9.6%	3.5%	12.2%
Caj					
a. Yuran pengurusan dana	-	-	-	-	-
b. Yuran audit (RM'000)	-	-	-	-	-
c. Cukai	8.0%	8.0%	8.0%	8.0%	8.0%
Kategori dan Komposisi Dana (RM'000)					
Principal Islamic Asia Pacific Dynamic Equity Fund (Dana Sasaran)	357,669	307,485	347,090	300,459	328,090
Tunai dan lain-lain	378	4,266	100	4,383	(1,594)

Peruntukan Aset (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Principal Islamic Asia Pacific Dynamic Equity Fund (Dana Sasaran)	556,337,225	357,625,058	357,669,202	99.9%
Tunai dan lain-lain	-	-	378,179	0.1%
	556,337,225	357,625,058	358,047,381	100.0%

Dana Sun Life Malaysia Aiiman Select Income (SLMASI)

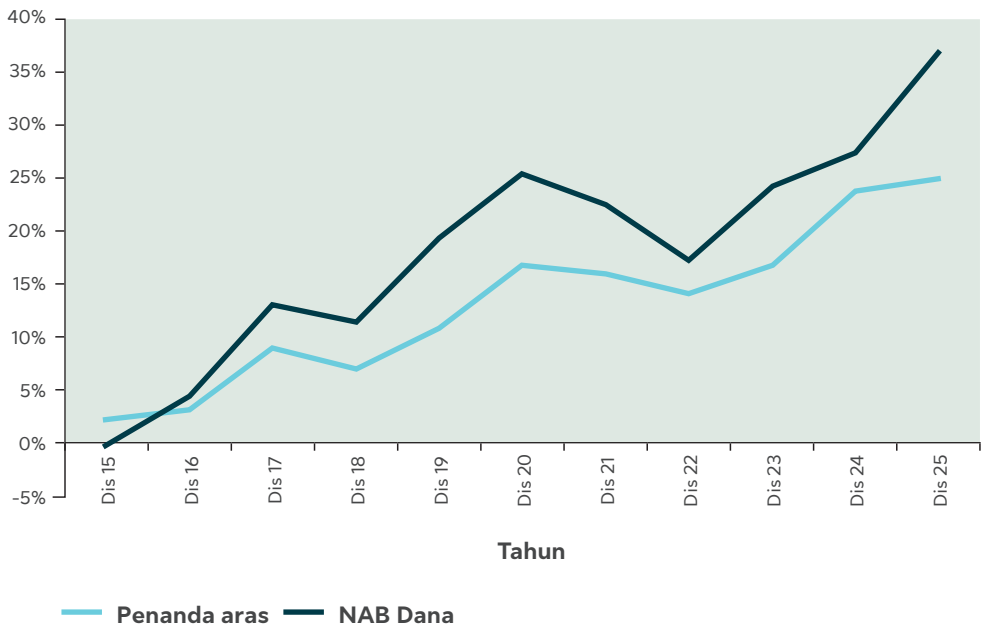
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2025?

	31 Dis 2025 (%)	31 Dis 2024 (%)	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	7.3	2.6	5.9	-4.2	-2.4	36.8
Penanda aras (70% MBB GIA 12-bulan +30% Indeks FTSE Bursa Malaysia EMAS Shariah (FBMSHA))	0.7	6.3	2.3	-1.6	-0.7	25.0

Dana mencatatkan pulangan 7.3% berbanding penanda arasnya 0.7% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMASI



Dana Sun Life Malaysia Aiiman Select Income (SLMASI)

(Sambungan)

Analisa Perubahan Nilai Aset Bersih (NAB)

	31 Dis 2025	31 Dis 2024	31 Dis 2023	31 Dis 2022	31 Dis 2021
NAB (RM'000)	23,206	19,970	19,215	18,762	17,396
NAB / Unit (RM)	1.3677	1.2744	1.2424	1.1727	1.2245
Jumlah Unit ('000)	16,966	15,670	15,467	15,999	14,207
NAB / Unit tertinggi bagi tahun (RM)	1.3821	1.3292	1.2438	1.2306	1.2997
NAB / Unit terendah bagi tahun (RM)	1.2412	1.2375	1.1722	1.1311	1.2245
Pulangan tahunan	7.3%	2.6%	5.9%	-4.2%	-2.4%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	7.3%	2.6%	5.9%	-4.2%	-2.4%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	7.3%	2.6%	5.9%	-4.2%	-2.4%
b. Tempoh tiga tahun	5.3%	1.4%	-0.2%	-0.5%	3.3%
c. Tempoh lima tahun	1.9%	1.4%	2.3%	0.8%	3.3%
Caj					
a. Yuran pengurusan dana	-	-	-	-	-
b. Yuran audit (RM'000)	-	-	-	-	-
c. Cukai	8.0%	8.0%	8.0%	8.0%	8.0%
Kategori dan Komposisi Dana (RM'000)					
AHAM Aiiman Select Income Fund (Dana Sasaran)	23,144	19,957	19,123	18,604	17,323
Tunai dan lain-lain	61	13	92	158	73

Peruntukan Aset (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
AHAM Aiiman Select Income Fund (Dana Sasaran)	47,060,684	23,127,395	23,144,445	99.7%
Tunai dan lain-lain	-	-	61,154	0.3%
	47,060,684	23,127,395	23,205,599	100.0%

Dana Sun Life Malaysia Islamic Deposit (SLMID)

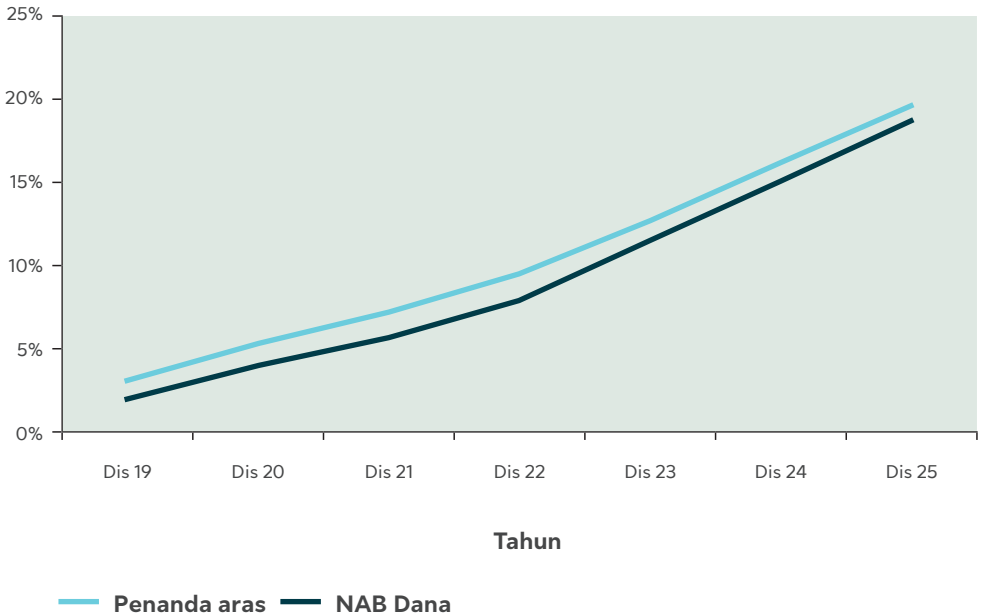
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2025?

	31 Dis 2025 (%)	31 Dis 2024 (%)	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	3.1	3.2	3.3	2.1	1.6	18.7
Penanda aras (Kadar Semalaman Antarabank Islam)	2.9	3.1	3.0	2.2	1.7	19.6

Dana mencatatkan pulangan 3.1% berbanding penanda arasnya 2.9% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMID



Dana Sun Life Malaysia Islamic Deposit (SLMID)

(Sambungan)

Analisa Perubahan Nilai Aset Bersih (NAB)

	31 Dis 2025	31 Dis 2024	31 Dis 2023	31 Dis 2022	31 Dis 2021
NAB (RM'000)	4,975	2,893	1,011	338	340
NAB / Unit (RM)	1.1869	1.1508	1.1146	1.0787	1.0569
Jumlah Unit ('000)	4,192	2,514	907	314	321
NAB / Unit tertinggi bagi tahun (RM)	1.1869	1.1508	1.1146	1.0787	1.0569
NAB / Unit terendah bagi tahun (RM)	1.1508	1.1146	1.0790	1.0572	1.0390
Pulangan tahunan	3.1%	3.2%	3.3%	2.1%	1.6%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	3.1%	3.2%	3.3%	2.1%	1.6%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	3.1%	3.2%	3.3%	2.1%	1.6%
b. Tempoh tiga tahun	3.2%	2.9%	2.3%	1.9%	1.9%
c. Tempoh lima tahun	2.7%	2.4%	2.2%	-	-
Caj					
a. Yuran pengurusan dana	-	-	-	-	-
b. Yuran audit (RM'000)	-	-	-	-	-
c. Cukai	8.0%	8.0%	8.0%	8.0%	8.0%
Kategori dan Komposisi Dana (RM'000)					
Principal Islamic Deposit - Class AI Fund (Dana Sasaran)	4,990	2,870	942	339	337
Tunai dan lain-lain	(15)	23	69	(1)	3

Peruntukan Aset (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Principal Islamic Deposit - Class AI Fund (Dana Sasaran)	4,399,874	4,815,748	4,989,898	100.3%
Tunai dan lain-lain	-	-	(14,841)	-0.3%
	4,399,874	4,815,748	4,975,057	100.0%

Dana Sun Life Malaysia Islamic Global Balanced (SLMIGB)

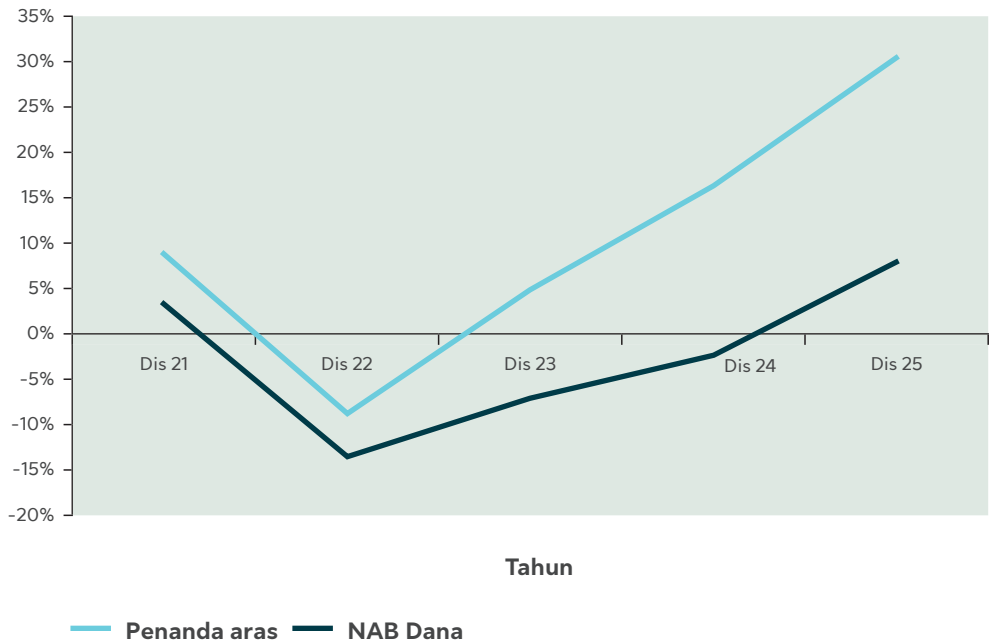
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2025?

	31 Dis 2025 (%)	31 Dis 2024 (%)	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	10.4	5.1	7.5	-16.3	3.4	7.9
Penanda aras (50% Indeks S&P Global BMI Shariah + 50% Indeks Dow Jones Sukuk)	13.2	9.8	15.1	-16.2	8.9	30.4

Dana mencatatkan pulangan 10.4% berbanding penanda arasnya 13.2% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIGB



Dana Sun Life Malaysia Islamic Global Balanced (SLMIGB)

(Sambungan)

Analisa Perubahan Nilai Aset Bersih (NAB)

	31 Dis 2025	31 Dis 2024	31 Dis 2023	31 Dis 2022	31 Dis 2021
NAB (RM'000)	25,386	14,990	13,352	10,383	6,289
NAB / Unit (RM)	1.0789	0.9772	0.9302	0.8655	1.0343
Jumlah Unit ('000)	23,530	15,339	14,353	11,998	6,081
NAB / Unit tertinggi bagi tahun (RM)	1.0841	0.9311	0.9311	0.9971	0.9311
NAB / Unit terendah bagi tahun (RM)	0.9025	0.8546	0.8546	0.9166	0.8546
Pulangan tahunan	10.4%	5.1%	7.5%	-16.3%	3.4%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	10.4%	5.1%	7.5%	-16.3%	3.4%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	10.4%	5.1%	7.5%	-16.3%	3.4%
b. Tempoh tiga tahun	7.6%	-1.3%	-1.8%	-	-
c. Tempoh lima tahun	2.0%	-0.1%	-	-	-
Caj					
a. Yuran pengurusan dana	-	-	-	-	-
b. Yuran audit (RM'000)	-	-	-	-	-
c. Cukai	8.0%	8.0%	8.0%	8.0%	8.0%
Kategori dan Komposisi Dana (RM'000)					
United-i Global Balanced Fund -MYR hedge Class (Dana Sasaran)	25,484	14,942	13,000	10,269	6,291
Tunai dan lain-lain	(98)	48	352	114	(2)

Peruntukan Aset (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
United-i Global Balanced Fund -MYR hedge Class (Dana Sasaran)	49,368,444	23,935,517	25,483,991	100.4%
Tunai dan lain-lain	-	-	(97,783)	-0.4%
	49,368,444	23,935,517	25,386,208	100.0%

Dana Sun Life Malaysia Islamic Global Sustainable (SLMIGS)

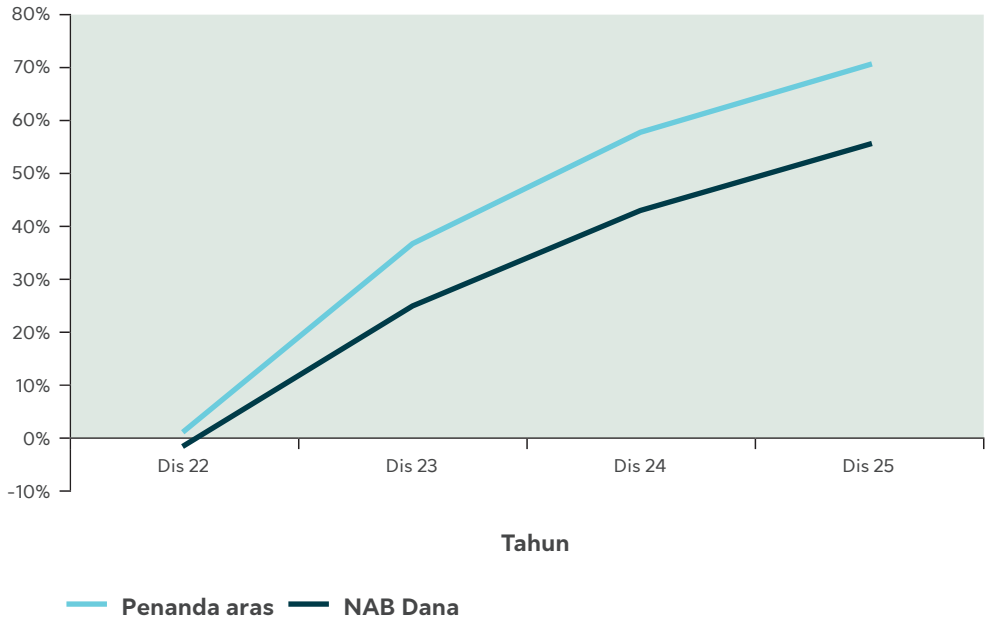
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2025?

	31 Dis 2025 (%)	31 Dis 2024 (%)	31 Dis 2023 (%)	31 Dis 2022 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	8.7	14.5	26.8	-1.5	55.5
Penanda aras (Indeks Dow Jones Islamic Market Developed Markets)	8.1	15.3	34.9	1.3	70.5

Dana mencatatkan pulangan 8.7% berbanding penanda arasnya 8.1% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIGS



Dana Sun Life Malaysia Islamic Global Sustainable (SLMIGS)

(Sambungan)

Analisa Perubahan Nilai Aset Bersih (NAB)

	31 Dis 2025	31 Dis 2024	31 Dis 2023	31 Dis 2022
NAB (RM'000)	15,333	9,275	2,775	229
NAB / Unit (RM)	1.5550	1.4302	1.2489	0.9849
Jumlah Unit ('000)	9,860	6,485	2,222	232
NAB / Unit tertinggi bagi tahun (RM)	1.5865	1.5364	1.2557	1.5364
NAB / Unit terendah bagi tahun (RM)	1.2462	1.2369	0.9802	1.2369
Pulangan tahunan	8.7%	14.5%	26.8%	-1.5%
Pecahan Jumlah Pulangan Tahunan				
a. Pertumbuhan Modal	8.7%	14.5%	26.8%	-1.5%
b. Agihan Pendapatan	-	-	-	-
Purata Pulangan Tahunan				
a. Tempoh satu tahun	8.7%	14.5%	26.8%	-1.5%
b. Tempoh tiga tahun	16.7%	13.3%	-	-
c. Tempoh lima tahun	-	-	-	-
Caj				
a. Yuran pengurusan dana	-	-	-	-
b. Yuran audit (RM'000)	-	-	-	-
c. Cukai	8.0%	8.0%	8.0%	8.0%
Kategori dan Komposisi Dana (RM'000)				
Nomura Global Shariah Sustainable Equity MYR Class A Fund (Dana Sasaran)	15,446	9,311	2,418	9,311
Tunai dan lain-lain	(113)	(37)	357	4

Peruntukan Aset (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Nomura Global Shariah Sustainable Equity MYR Class A Fund (Dana Sasaran)	9,255,855	13,893,819	15,446,170	100.7%
Tunai dan lain-lain	-	-	(113,089)	-0.7%
	9,255,855	13,893,819	15,333,081	100.0%

Dana Sun Life Malaysia Islamic Global Multi-Asset (SLMIGM)

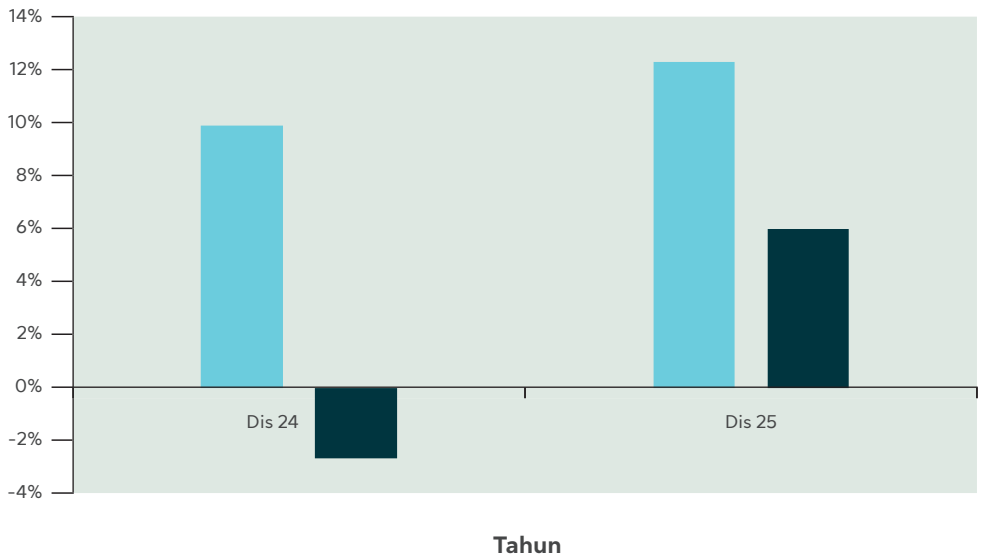
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2025?

	31 Dis 2025 (%)	31 Dis 2024 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	8.9	-2.7	6.0
Penanda aras (pulangan 6.5% setahun bagi tempoh gabungan 3-tahun)	6.5	6.5	12.3

Dana mencatatkan pulangan 8.9% berbanding penanda arasnya 6.5% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIGM



■ Penanda aras ■ NAB Dana

Dana Sun Life Malaysia Islamic Global Multi-Asset (SLMIGM)

(Sambungan)

Analisa Perubahan Nilai Aset Bersih (NAB)

	31 Dis 2025	31 Dis 2024
NAB (RM'000)	15,120	11,141
NAB / Unit (RM)	1.0600	0.9730
Jumlah Unit ('000)	14,264	11,450
NAB / Unit tertinggi bagi tahun (RM)	1.0663	1.0165
NAB / Unit terendah bagi tahun (RM)	0.9051	0.9729
Pulangan tahunan	8.9%	-2.7%
Pecahan Jumlah Pulangan Tahunan		
a. Pertumbuhan Modal	8.9%	-2.7%
b. Agihan Pendapatan	-	-
Purata Pulangan Tahunan		
a. Tempoh satu tahun	8.9%	-2.7%
b. Tempoh tiga tahun	-	-
c. Tempoh lima tahun	-	-
Caj		
a. Yuran pengurusan dana	-	-
b. Yuran audit (RM'000)	-	-
c. Cukai	8.0%	8.0%
Kategori dan Komposisi Dana (RM'000)		
Principal Islamic Global Multi-Asset MYR-Hedged class Fund (Dana Sasaran)	15,190	11,039
Tunai dan lain-lain	(70)	102

Peruntukan Aset (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Principal Islamic Global Multi-Asset MYR-Hedged class Fund (Dana Sasaran)	13,455,942	14,442,172	15,190,412	100.5%
Tunai dan lain-lain	-	-	(70,156)	-0.5%
	13,455,942	14,442,172	15,120,256	100.0%

Kenyataan oleh Pengurus

Saya, Ong Le Keat, Ketua Pegawai Kewangan Sun Life Malaysia Takaful Berhad (Pengurus), berpendirian bahawa, pada pendapat Pengurus, maklumat kewangan yang dilampirkan pada mukasurat 112 hingga 134 Dana-dana Berkaitan Pelaburan Sun Life Malaysia Takaful yang merangkumi Dana Sun Life Malaysia Islamic Bond (SLMIB), Dana Sun Life Malaysia Islamic Equity (SLMIE), Dana Sun Life Malaysia Islamic World Equity (SLMIWE), Dana Sun Life Malaysia Islamic Asia Pacific Equity (SLMIAPE), Dana Sun Life Malaysia Aiiman Select Income (SLMASI), Dana Sun Life Malaysia Islamic Deposit (SLMID), Dana Sun Life Malaysia Islamic Global Balanced (SLMIGB), Dana Sun Life Malaysia Islamic Global Sustainable (SLMIGS) and Dana Sun Life Malaysia Islamic Global Multi-Asset (SLMIGM) setakat 31 Disember 2025 telah disediakan dengan sewajarnya selaras dengan dasar perakaunan yang dinyatakan dalam Nota 3 kepada maklumat kewangan dan Dokumen Polisi mengenai Perniagaan Berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia.

Bagi pihak Pengurus,

Ong Le Keat

Ketua Pegawai Kewangan

Kuala Lumpur

11 Mac 2026

Laporan Juruaudit Bebas kepada Pemegang Unit Dana-dana Berkaitan Pelaburan Sun Life Malaysia Takaful Berhadd

LAPORAN MENGENAI AUDIT MAKLUMAT KEWANGAN

Pendapat

Kami telah mengaudit maklumat kewangan Dana Sun Life Malaysia Islamic Bond (SLMIB), Dana Sun Life Malaysia Islamic Equity (SLMIE), Dana Sun Life Malaysia Islamic World Equity (SLMIWE), Dana Sun Life Malaysia Islamic Asia Pacific Equity (SLMIAPE), Dana Sun Life Malaysia Aiiman Select Income (SLMASI), Dana Sun Life Malaysia Islamic Deposit (SLMID), Dana Sun Life Malaysia Islamic Global Balanced (SLMIGB), Dana Sun Life Malaysia Islamic Global Sustainable (SLMIGS) and Dana Sun Life Malaysia Islamic Global Multi-Asset (SLMIGM) (Dana-dana), yang merangkumi maklumat aset dan liabiliti setakat 31 Disember 2025, dan maklumat pendapatan dan perbelanjaan serta maklumat perubahan dalam nilai aset bersih Dana-dana bagi tahun yang telah berakhir, dan nota-nota kepada maklumat kewangan, termasuk maklumat dasar perakaunan penting, seperti dinyatakan pada muka surat 112 hingga 134.

Pada pendapat kami, maklumat kewangan yang dilampirkan memberi gambaran yang adil dan saksama mengenai kedudukan kewangan Dana-dana setakat 31 Disember 2025, dan prestasi kewangannya bagi tahun yang telah berakhir selaras dengan Dasar-dasar Perakaunan Dana seperti dinyatakan pada Nota 3 kepada maklumat kewangan.

Asas untuk pendapat

Kami telah menjalankan audit kami selaras dengan standard pengauditan yang dibenarkan di Malaysia dan Piawaian Pengauditan Antarabangsa. Tanggungjawab kami di bawah piawaian tersebut diperjelaskan di bahagian "Tanggungjawab juruaudit ke atas audit maklumat kewangan" dalam laporan kami. Kami percaya bukti audit yang telah kami perolehi adalah mencukupi dan bersesuaian untuk menyediakan asas untuk pendapat audit kami

Penekanan perkara – Asas Perakaunan dan had ke atas kegunaan

Kami ingin menarik perhatian mengenai Nota 2 kepada maklumat kewangan Dana-dana, yang menggambarkan asas perakaunan. Maklumat kewangan Dana-dana telah disediakan untuk membantu Dana-dana mematuhi syarat yang dinyatakan dalam BNM/RH/PD 029-36 Perniagaan Berkaitan Pelaburan (Dokumen Polisi) yang diterbitkan oleh Bank Negara Malaysia (BNM). Oleh itu, maklumat kewangan Dana-dana ini mungkin tidak sesuai

Laporan Juruaudit Bebas kepada Pemegang Unit Dana-dana Berkaitan Pelaburan Sun Life Malaysia Takaful Berhadd (Sambungan)

untuk sebarang tujuan lain. Laporan kami dibuat kepada Pengurus dan pemegang-pemegang unit Dana-dana bagi tujuan memenuhi syarat yang dinyatakan dalam Dokumen Polisi yang diterbitkan oleh BNM dan bukan untuk sebarang tujuan lain. Kami tidak bertanggungjawab kepada mana-mana pihak lain untuk kandungan laporan ini. Pendapat kami adalah tetap dan tidak boleh diubah berkenaan perkara ini.

Kebebasan dan lain-lain tanggungjawab etika

Kami adalah bebas daripada Dana-dana mengikut Undang-Undang (berkenaan Etika, Kelakuan dan Amalan Profesional), Institut Akauntan Malaysia (Undang-undang Kecil) dan Kod Etika Antarabangsa bagi Akauntan Profesional (termasuk Bebas Antarabangsa) (Kod EISBA), dan kami juga memenuhi tanggungjawab etika kami yang lain menurut Undang-Undang Kecil dan Kod IESBA.

Maklumat selain dari maklumat kewangan dan laporan juruaudit ini

Sun Life Malaysia Takaful Berhad (Pengurus) bertanggungjawab ke atas maklumat lain. Maklumat lain merangkumi maklumat yang disertakan dalam laporan tahunan Dana-dana, tetapi tidak termasuk maklumat kewangan Dana-dana dan laporan juruaudit kami ini.

Pendapat kami mengenai maklumat kewangan Dana-dana tidak merangkumi maklumat lain dan kami tidak menyatakan sebarang bentuk jaminan ke atas kesimpulan mengenainya.

Berkaitan dengan audit kami ke atas maklumat kewangan Dana-dana, tanggungjawab kami adalah untuk membaca maklumat lain dan, semasa berbuat demikian, mempertimbangkan sama ada maklumat lain tersebut adalah tidak selaras secara ketara dengan maklumat kewangan Dana-dana atau pengetahuan yang kami peroleh dalam audit kami ataupun kelihatannya banyak disalahnyatakan.

Jika, berdasarkan tugas yang telah kami lakukan, kami menyimpulkan bahawa terdapat salahnyata ketara mengenai maklumat lain ini, kami dikehendaki melaporkan fakta tersebut. Kami tidak mempunyai sebarang laporan berhubung perkara ini.

Tanggungjawab Para Pengarah Pengurus dan Pengurus untuk maklumat kewangan

Pengurus bertanggungjawab ke atas penyediaan maklumat kewangan Dana-dana yang memberi perwakilan yang adil dan saksama selaras dengan Dasar-dasar Perakaunan

Laporan Juruaudit Bebas kepada Pemegang Unit Dana-dana Berkaitan Pelaburan Sun Life Malaysia Takaful Berhadd (Sambungan)

Dana-dana seperti yang dinyatakan dalam Nota 3 kepada maklumat kewangan. Pengurus juga bertanggungjawab ke atas kawalan dalaman yang ditentukan oleh Pengurus untuk membolehkan penyediaan maklumat kewangan Dana-dana yang bebas daripada salah nyata ketara, sama ada disebabkan oleh penipuan atau kesilapan.

Semasa menyediakan maklumat kewangan, Pengarah bertanggungjawab untuk menilai keupayaan Dana-dana untuk terus beroperasi sebagai usaha berterusan, mendedahkan, jika berkenaan, perkara yang berkaitan dengan usaha berterusan dan menggunakan asas perakaunan usaha berterusan kecuali jika Pengurus bercadang untuk membubarkan Dana-dana, atau menamatkan operasi, atau tidak mempunyai alternatif realistik melainkan berbuat demikian.

Lembaga Pengarah Pengurus bertanggungjawab untuk mengawalselia proses pelaporan kewangan Dana-dana. Lembaga Pengarah Pengurus juga bertanggungjawab memastikan bahawa Pengurus menyimpan perakaunan yang sewajarnya dan rekod lain sebagaimana yang perlu untuk membolehkan pembentangan yang adil dan saksama maklumat kewangan ini.

Tanggungjawab juruaudit untuk mengaudit maklumat kewangan

Objektif kami adalah untuk mendapatkan jaminan sewajarnya sama ada maklumat kewangan secara keseluruhannya adalah bebas daripada kesilapan pernyataan ketara, sama ada disebabkan oleh penipuan atau kesilapan, dan untuk menerbitkan laporan juruaudit yang merangkumi pendapat kami. Walaupun audit yang dijalankan adalah selaras dengan piawaian pengauditan yang dibenarkan di Malaysia dan antarabangsa, tiada jaminan bahawa kaedah ini dapat mengesan kesilapan pernyataan yang ketara. Kesilapan pernyataan boleh timbul daripada penipuan atau kesilapan dan dianggap ketara jika, secara berasingan atau dalam agregat, ia boleh mempengaruhi keputusan ekonomi pengguna yang dibuat berdasarkan maklumat kewangan ini.

Sebagai sebahagian dari audit yang selaras dengan piawaian pengauditan yang dibenarkan di Malaysia dan Antarabangsa, kami melaksanakan pertimbangan profesional dan mengekalkan keraguan profesional semasa proses audit dijalankan. Kami juga:

- Mengenalpasti dan menilai risiko salah nyata ketara dalam maklumat kewangan, sama ada disebabkan oleh penipuan atau kesilapan, membentuk dan melaksanakan prosedur pengauditan yang responsif kepada risiko tersebut, dan mendapatkan bukti audit yang mencukupi dan sewajarnya untuk menyediakan asas kepada pendapat kami. Risiko tidak dapat mengesan salah nyata ketara yang disebabkan oleh penipuan adalah lebih

Laporan Juruaudit Bebas kepada Pemegang Unit Dana-dana Berkaitan Pelaburan Sun Life Malaysia Takaful Berhadd (Sambungan)

tinggi daripada yang berpunca daripada kesilapan, memandangkan penipuan boleh merangkumi pakatan sulit, pemalsuan, peninggalan secara sengaja, gambaran yang salah, atau mengatasi kawalan dalaman.

- Mendapatkan pemahaman mengenai kawalan dalaman yang relevan kepada audit untuk merancang prosedur pengauditan yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat tentang keberkesanan kawalan dalaman Pengurus.
- Menilai kesesuaian dasar perakaunan yang digunakan dan kewajaran anggaran perakaunan dan pendedahan berkaitan maklumat kewangan yang dibuat oleh Pengurus.
- Menyimpulkan mengenai keberkesanan penggunaan asas perakaunan usaha berterusan oleh Pengurus dan, berdasarkan bukti audit yang diperolehi, tiada ketidakpastian ketara wujud yang boleh menimbulkan keraguan munasabah mengenai keupayaan Dana-dana untuk terus beroperasi. Jika terdapat ketidakpastian ketara wujud, kami dikehendaki untuk menyatakan pendapat dalam laporan juruaudit yang berkenaan dan sekiranya pendedahan tersebut tidak mencukupi, ia tidak akan mengubah pendapat kami. Kesimpulan kami berdasarkan bukti audit yang diperolehi sehingga tarikh laporan juruaudit. Bagaimanapun, kejadian yang tidak dijangka pada masa hadapan mungkin menyebabkan Dana-dana tidak mampu lagi beroperasi sebagai usaha berterusan.

Kami berkomunikasi dengan Pengurus mengenai, antara perkara-perkara lain, skop yang dirancang dan masa untuk audit dan penemuan penting, termasuk sebarang kekurangan ketara dalam kawalan dalaman yang dikenal pasti semasa audit kami.

Ernst & Young PLT
202006000003 (LLP0022760-LCA) & AF 0039
Akauntan Berkanun

Brandon Bruce Sta Maria
02937/09/2025 J
Akauntan Berkanun

Kuala Lumpur
11 Mac 2026

Penyata Aset dan Liabiliti Setakat 31 Disember 2025

2025

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM
Pelaburan:					
Unit Amanah	34,442,626	56,610,636	135,227,648	357,669,202	23,144,445
Tunai dan deposit	1,295	362	411	1,124	4,692
Aset cukai tertunda	-	-	-	-	-
Aset cukai semasa	-	-	-	180,398	1,948
Hutang belum diterima	424,104	3,377	97,161	200,188	55,878
JUMLAH ASET	34,868,025	56,614,375	135,325,220	358,050,912	23,206,963
Liabiliti cukai tertunda	10,852	495,712	83,072	3,531	1,364
Liabiliti cukai semasa	7,548	10,211	64,809	-	-
Hutang belum dibayar	148,100	-	75,036	-	-
JUMLAH LIABILITI	166,500	505,923	222,917	3,531	1,364
NILAI ASET BERSIH DISUMBANGKAN OLEH PEMEGANG SIJIL	34,701,525	56,108,452	135,102,303	358,047,381	23,205,599

Penyata Aset dan Liabiliti Setakat 31 Disember 2025

(Sambungan)

2025

	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM	Dana SLMIGM RM
Pelaburan:				
Unit Amanah	4,989,898	25,483,991	15,446,170	15,190,412
Tunai dan deposit	185	680	306	157
Aset cukai tertunda	-	-	-	-
Aset cukai semasa	-	-	-	208
Hutang belum diterima	10	400,569	37,998	10
JUMLAH ASET	4,990,093	25,885,240	15,484,474	15,190,787
Liabiliti cukai tertunda	13,932	123,878	124,188	59,859
Liabiliti cukai semasa	299	5,784	27,205	-
Hutang belum dibayar	805	369,370	-	10,672
JUMLAH LIABILITI	15,036	499,032	151,393	70,531
NILAI ASET BERSIH DISUMBANGKAN OLEH PEMEGANG SIJIL	4,975,057	25,386,208	15,333,081	15,120,256

Penyata Aset dan Liabiliti Setakat 31 Disember 2025

(Sambungan)

2025

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM
DIWAKILI OLEH:					
Modal pemegang sijil	28,366,701	38,449,551	123,710,987	349,670,951	20,137,004
Pendapatan tidak diagih dibawa ke hadapan	6,334,824	17,658,901	11,391,316	8,376,430	3,068,595
Liabiliti Pemegang Sijil	34,701,525	56,108,452	135,102,303	358,047,381	23,205,599
Unit dalam edaran	19,839,054	25,028,069	85,853,078	229,505,383	16,966,313
Nilai aset bersih seunit	1.7492	2.2418	1.5736	1.5601	1.3677
		Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM	Dana SLMIGM RM
DIWAKILI OLEH:					
Modal pemegang sijil		4,787,171	22,792,680	13,388,800	14,435,035
Pendapatan tidak diagih dibawa ke hadapan		187,886	2,593,528	1,944,281	685,221
Liabiliti Pemegang Sijil		4,975,057	25,386,208	15,333,081	15,120,256
Unit dalam edaran		4,191,687	23,529,705	9,860,357	14,263,840
Nilai aset bersih seunit		1.1869	1.0789	1.5550	1.0600

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan ini.

Penyata Aset dan Liabiliti Setakat 31 Disember 2024

2024

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM
Pelaburan:					
Unit Amanah	31,349,081	51,642,115	138,957,800	307,484,776	19,956,829
Tunai dan deposit	1,294	361	419	1,123	4,778
Aset cukai tertunda	-	-	-	3,878,282	49,125
Aset cukai semasa	-	-	-	-	-
Hutang belum diterima	475,673	47,444	708,810	659,271	-
JUMLAH ASET	31,826,048	51,689,920	139,667,029	312,023,452	20,010,732
Liabiliti cukai tertunda	21,471	384,521	1,314,797	-	-
Liabiliti cukai semasa	5,121	37,594	455,218	15,921	90
Hutang belum dibayar	-	-	393,818	256,050	40,367
JUMLAH LIABILITI	26,592	422,115	2,153,833	271,971	40,457
NILAI ASET BERSIH DISUMBANGKAN OLEH PEMEGANG SIJIL	31,799,456	51,267,805	137,513,196	311,751,481	19,970,275

Penyata Aset dan Liabiliti Setakat 31 Disember 2024

2024

	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM	Dana SLMIGM RM
Pelaburan:				
Unit Amanah	2,869,846	14,942,085	9,311,378	11,039,209
Tunai dan deposit	195	4,668	306	100
Aset cukai tertunda	-	-	-	37,135
Aset cukai semasa	-	-	-	67
Hutang belum diterima	28,226	125,844	30,743	64,787
JUMLAH ASET	2,898,267	15,072,597	9,342,427	11,141,298
Liabiliti cukai tertunda	4,241	15,830	52,142	-
Liabiliti cukai semasa	1,413	3,979	15,679	-
Hutang belum dibayar	-	62,967	-	-
JUMLAH LIABILITI	5,654	82,776	67,821	-
NILAI ASET BERSIH DISUMBANGKAN OLEH PEMEGANG SIJIL	2,892,613	14,989,821	9,274,606	11,141,298

Penyata Aset dan Liabiliti Setakat 31 Disember 2024

(Sambungan)

2024

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM
DIWAKILI OLEH:					
Modal pemegang sijil	26,903,384	35,348,929	112,702,353	345,941,332	18,441,701
Pendapatan / (rugi) tidak diagih dibawa ke hadapan	4,896,072	15,918,876	24,810,843	(34,189,851)	1,528,574
Liabiliti Pemegang Sijil	31,799,456	51,267,805	137,513,196	311,751,481	19,970,275
Unit dalam edaran	19,075,164	23,462,869	79,156,840	226,575,284	15,670,344
Nilai aset bersih seunit	1.6671	2.1851	1.7372	1.3759	1.2744
		Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM	Dana SLMIGM RM
DIWAKILI OLEH:					
Modal pemegang sijil		2,818,995	14,528,968	8,471,715	11,569,125
Pendapatan / (rugi) tidak diagih dibawa ke hadapan		73,618	460,853	802,891	(427,827)
Liabiliti Pemegang Sijil		2,892,613	14,989,821	9,274,606	11,141,298
Unit dalam edaran		2,513,663	15,338,932	6,484,647	11,450,101
Nilai aset bersih seunit		1.1508	0.9772	1.4302	0.9730

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan ini.

Penyata Pendapatan dan Perbelanjaan Bagi Tahun Kewangan Berakhir 31 Disember 2025

2025

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM
Pendapatan pelaburan bersih:					
Pendapatan untung dari deposit tetap/pasaran wang	1	-	2	1	5
Pendapatan Dividen	1,474,070	343,907	-	-	981,807
Pendapatan atas pelupusan pelaburan	94,349	127,634	810,110	-	-
Pendapatan tidak direalisasi atas pelaburan	-	1,389,886	-	48,522,672	631,111
Cukai tertunda atas rugi modal tidak direalisasi	10,619	-	1,231,724	-	-
Lain-lain pendapatan	-	-	-	180,398	1,948
JUMLAH PENDAPATAN	1,579,039	1,861,427	2,041,836	48,703,071	1,614,871
Ditolak:					
Rugi atas pelupusan pelaburan	-	-	-	2,254,976	24,361
Rugi tidak direalisasi atas pelaburan	132,739	-	15,396,554	-	-
Cukai tertunda atas untung modal tidak direalisasi	-	111,191	-	3,881,814	50,489
Lain-lain perbelanjaan	-	-	-	-	-
JUMLAH PERBELANJAAN	132,739	111,191	15,396,554	6,136,790	74,850

Penyata Pendapatan dan Perbelanjaan Bagi Tahun Kewangan Berakhir 31 Disember 2025 (Sambungan)

2025

	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM	Dana SLMIGM RM
Pendapatan pelaburan bersih:				
Pendapatan untung dari deposit tetap/pasaran wang	-	1	-	-
Pendapatan Dividen	1,752	823,612	-	-
Pendapatan atas pelupusan pelaburan	1,368	72,296	340,057	-
Pendapatan tidak direalisasi atas pelaburan	121,138	1,350,598	900,585	1,212,429
Cukai tertunda atas rugi modal tidak direalisasi	-	-	-	-
Lain-lain pendapatan	-	-	-	208
JUMLAH PENDAPATAN	124,258	2,246,507	1,240,642	1,212,637
Ditolak:				
Rugi atas pelupusan pelaburan	-	-	-	2,595
Rugi tidak direalisasi atas pelaburan	-	-	-	-
Cukai tertunda atas untung modal tidak direalisasi	9,691	108,048	72,047	96,994
Lain-lain perbelanjaan	-	-	-	-
JUMLAH PERBELANJAAN	9,691	108,048	72,047	99,589

Penyata Pendapatan dan Perbelanjaan Bagi Tahun Kewangan Berakhir 31 Disember 2025 (Sambungan)

2025

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM
LEBIHAN PENDAPATAN ATAS PERBELANJAAN / (PERBELANJAAN DARIPADA PENDAPATAN) SEBELUM CUKAI	1,446,300	1,750,236	(13,354,718)	42,566,281	1,540,021
CUKAI	7,548	10,211	64,809	-	-
LEBIHAN PENDAPATAN ATAS PERBELANJAAN / (PERBELANJAAN DARIPADA PENDAPATAN) SELEPAS CUKAI	1,438,752	1,740,025	(13,419,527)	42,566,281	1,540,021
PENDAPATAN / (KERUGIAN) TIDAK DIAGIH DIBAWA KEHADAPAN	4,896,072	15,918,876	24,810,843	(34,189,851)	1,528,574
PENDAPATAN TIDAK DIAGIH DIHANTAR KE HADAPAN	6,334,824	17,658,901	11,391,316	8,376,430	3,068,595

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan ini.

Penyata Pendapatan dan Perbelanjaan Bagi Tahun Kewangan Berakhir 31 Disember 2025 (Sambungan)

2025

	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM	Dana SLMIGM RM
LEBIHAN PENDAPATAN ATAS PERBELANJAAN / SEBELUM CUKAI	114,567	2,138,459	1,168,595	1,113,048
CUKAI	299	5,784	27,205	-
LEBIHAN PENDAPATAN ATAS PERBELANJAAN / SELEPAS CUKAI	114,268	2,132,675	1,141,390	1,113,048
PENDAPATAN / (KERUGIAN) TIDAK DIAGIH DIBAWA KEHADAPAN	73,618	460,853	802,891	(427,827)
PENDAPATAN TIDAK DIAGIH DIHANTAR KE HADAPAN	187,886	2,593,528	1,944,281	685,221

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan ini.

Penyata Pendapatan dan Perbelanjaan Bagi Tahun Kewangan Berakhir 31 Disember 2024

2024

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM
Pendapatan pelaburan bersih:					
Pendapatan untung dari deposit tetap/pasaran wang	1	1	4	1,386	5
Pendapatan Dividen	1,020,712	925,896	-	-	242,578
Pendapatan atas pelupusan pelaburan	64,009	469,923	5,565,219	196,661	1,122
Pendapatan tidak direalisasi atas pelaburan	68,741	5,337,371	-	-	290,061
Cukai tertunda atas rugi modal tidak direalisasi	-	-	271,717	3,199,276	-
Lain-lain pendapatan	-	-	-	-	-
JUMLAH PENDAPATAN	1,153,463	6,733,191	5,836,940	3,397,323	533,766
Ditolak:					
Rugi atas pelupusan pelaburan	-	-	-	-	-
Rugi tidak direalisasi atas pelaburan	-	-	3,396,465	39,990,955	-
Cukai tertunda atas untung modal tidak direalisasi	5,499	426,990	-	-	23,205
Lain-lain perbelanjaan	-	-	-	-	-
JUMLAH PERBELANJAAN	5,499	426,990	3,396,465	39,990,955	23,205

Penyata Pendapatan dan Perbelanjaan Bagi Tahun Kewangan Berakhir 31 Disember 2024 (Sambungan)

2024

	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM	Dana SLMIGM RM
Pendapatan pelaburan bersih:				
Pendapatan untung dari deposit tetap/pasaran wang	6	5	-	-
Pendapatan Dividen	503	313,625	-	-
Pendapatan atas pelupusan pelaburan	17,022	49,729	195,989	-
Pendapatan tidak direalisasi atas pelaburan	31,696	363,199	404,772	-
Cukai tertunda atas rugi modal tidak direalisasi	-	-	-	37,135
Lain-lain pendapatan	-	-	-	67
JUMLAH PENDAPATAN	49,227	726,558	600,761	37,202
Ditolak:				
Rugi atas pelupusan pelaburan	-	-	-	840
Rugi tidak direalisasi atas pelaburan	-	-	-	464,189
Cukai tertunda atas untung modal tidak direalisasi	2,536	29,056	32,382	-
Lain-lain perbelanjaan	-	-	-	-
JUMLAH PERBELANJAAN	2,536	29,056	32,382	465,029

Penyata Pendapatan dan Perbelanjaan Bagi Tahun Kewangan Berakhir 31 Disember 2024 (Sambungan)

2024

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM
LEBIHAN PENDAPATAN ATAS PERBELANJAAN / (PERBELANJAAN DARIPADA PENDAPATAN) SEBELUM CUKAI	1,147,964	6,306,201	2,440,475	(36,593,632)	510,561
CUKAI	5,121	37,594	445,218	15,921	90
LEBIHAN PENDAPATAN ATAS PERBELANJAAN / (PERBELANJAAN DARIPADA PENDAPATAN) SELEPAS CUKAI	1,142,843	6,268,607	1,995,257	(36,609,553)	510,471
PENDAPATAN TIDAK DIAGIH DIBAWA KEHADAPAN	3,753,229	9,650,269	22,815,586	2,419,702	1,018,103
PENDAPATAN / (KERUGIAN) TIDAK DIAGIH DIHANTAR KE HADAPAN	4,896,072	15,918,876	24,810,843	(34,189,851)	1,528,574

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan ini.

Penyata Pendapatan dan Perbelanjaan Bagi Tahun Kewangan Berakhir 31 Disember 2024 (Sambungan)

2024

	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM	Dana SLMIGM RM
LEBIHAN PENDAPATAN ATAS PERBELANJAAN / (PERBELANJAAN DARIPADA PENDAPATAN) SEBELUM CUKAI	46,691	697,502	568,379	(427,827)
CUKAI	1,413	3,979	15,679	-
LEBIHAN PENDAPATAN ATAS PERBELANJAAN / (PERBELANJAAN DARIPADA PENDAPATAN) SELEPAS CUKAI	45,278	693,523	552,700	(427,827)
PENDAPATAN / (KERUGIAN) TIDAK DIAGIH DIBAWA KEHADAPAN	28,340	(232,670)	250,191	-
PENDAPATAN / (KERUGIAN) TIDAK DIAGIH DIHANTAR KE HADAPAN	73,618	460,853	802,891	(427,827)

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan ini.

Penyata Perubahan dalam Nilai Aset Bersih Bagi Tahun Kewangan Berakhir 31 Disember 2025

2025

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM
Nilai aset bersih pada permulaan tahun kewangan	31,799,456	51,267,805	137,513,196	311,751,481	19,970,275
Lebih pendapatan atas perbelanjaan selepas cukai untuk tahun kewangan:					
Pendapatan / (rugi) tidak direalisasikan atas pelaburan	(132,739)	1,389,886	(15,396,554)	48,522,672	631,111
Pendapatan / (rugi) bersih direalisasi selepas cukai	1,571,491	350,139	1,977,027	(5,956,391)	908,910
	1,438,752	1,740,025	(13,419,527)	42,566,281	1,540,021
Perubahan disebabkan pembelian dan penjualan unit semasa tahun kewangan:					
Pembelian unit bersih	17,459,985	15,000,554	44,451,735	78,611,820	7,352,922
Penjualan unit bersih	(15,996,668)	(11,899,932)	(33,443,101)	(74,882,201)	(5,657,619)
	1,463,317	3,100,622	11,008,634	3,729,619	1,695,303
Nilai aset bersih pada akhir tahun kewangan	34,701,525	56,108,452	135,102,303	358,047,381	23,205,599

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan ini.

Penyata Perubahan dalam Nilai Aset Bersih Bagi Tahun Kewangan Berakhir 31 Disember 2025 (Sambungan)

2025

	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM	Dana SLMIGM RM
Nilai aset bersih pada permulaan tahun kewangan	2,892,613	14,989,821	9,274,606	11,141,298
Lebih pendapatan atas perbelanjaan selepas cukai untuk tahun kewangan:				
Pendapatan / (rugi) tidak direalisasikan atas pelaburan	121,138	1,350,598	900,585	1,212,429
Pendapatan / (rugi) bersih direalisasi selepas cukai	(6,870)	782,077	240,805	(99,381)
	114,268	2,132,675	1,141,390	1,113,048
Perubahan disebabkan pembelian dan penjualan unit semasa tahun kewangan:				
Pembelian unit bersih	3,133,734	13,876,513	11,256,028	6,977,297
Penjualan unit bersih	(1,165,558)	(5,612,801)	(6,338,943)	(4,111,387)
	1,968,176	8,263,712	4,917,085	2,865,910
Nilai aset bersih pada akhir tahun kewangan	4,975,057	25,386,208	15,333,081	15,120,256

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan ini.

Penyata Perubahan dalam Nilai Aset Bersih Bagi Tahun Kewangan Berakhir 31 Disember 2025 (Sambungan)

2024

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM
Nilai aset bersih pada permulaan tahun kewangan	29,842,983	44,659,843	144,530,596	347,189,915	19,215,357
Lebih pendapatan atas perbelanjaan selepas cukai untuk tahun kewangan:					
Pendapatan / (rugi) tidak direalisasikan atas pelaburan	68,741	5,337,371	(3,396,465)	(39,990,955)	290,061
Pendapatan / (rugi) bersih direalisasikan selepas cukai	1,074,102	931,236	5,391,722	3,381,402	220,410
	1,142,843	6,268,607	1,995,257	(36,609,553)	510,471
Perubahan disebabkan pembelian dan penjualan unit semasa tahun kewangan:					
Pembelian unit bersih	12,175,223	16,367,379	50,261,502	94,271,919	6,446,498
Penjualan unit bersih	(11,361,593)	(16,028,024)	(59,274,159)	(93,100,800)	(6,202,051)
	813,630	339,355	(9,012,657)	1,171,119	244,447
Nilai aset bersih pada akhir tahun kewangan	31,799,456	51,267,805	137,513,196	311,751,481	19,970,275

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan ini.

Penyata Perubahan dalam Nilai Aset Bersih Bagi Tahun Kewangan Berakhir 31 Disember 2024 (Sambungan)

2024

	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM	Dana SLMIGM RM
Nilai aset bersih pada permulaan tahun kewangan	1,010,998	13,351,638	2,774,511	-
Lebih pendapatan atas perbelanjaan selepas cukai untuk tahun kewangan:				
Pendapatan / (rugi) tidak direalisasikan atas pelaburan	31,696	363,199	404,772	(464,189)
Pendapatan / (rugi) bersih direalisasi selepas cukai	13,582	330,324	147,928	36,362
	45,278	693,523	552,700	(427,827)
Perubahan disebabkan pembelian dan penjualan unit semasa tahun kewangan:				
Pembelian unit bersih	2,996,613	6,404,139	8,821,319	12,658,207
Penjualan unit bersih	(1,160,276)	(5,459,479)	(2,873,924)	(1,089,082)
	1,836,337	944,660	5,947,395	11,569,125
Nilai aset bersih pada akhir tahun kewangan	2,892,613	14,989,821	9,274,606	11,141,298

Nota-nota yang dilampirkan adalah sebahagian penting maklumat kewangan ini.

Nota-Nota kepada Maklumat Kewangan Bagi Tahun Kewangan Berakhir 31 Disember 2025

1 Aktiviti Utama dan Maklumat Am

Dana-dana Berkaitan Pelaburan Sun Life Malaysia Takaful terdiri dari Dana Sun Life Malaysia Islamic Bond (SLMIB), Dana Sun Life Malaysia Islamic Equity (SLMIE), Dana Sun Life Malaysia Islamic World Equity (SLMIWE), Dana Sun Life Malaysia Islamic Asia Pacific Equity (SLMIAPE), Dana Sun Life Malaysia Aiiman Select Income (SLMASI), Dana Sun Life Malaysia Islamic Deposit (SLMID), Dana Sun Life Malaysia Islamic Global Balanced (SLMIGB), Dana Sun Life Malaysia Islamic Global Sustainable (SLMIGS) dan Dana Sun Life Malaysia Islamic Global Multi-Asset (SLMIGM) (yang dirujuk secara kolektif sebagai “Dana-dana” selepas ini).

Aktiviti utama Dana-dana adalah untuk melabur dalam pelaburan yang dibenarkan. SLMIGM telah dilancarkan pada 1 Mac 2024, SLMIGS telah dilancarkan pada 1 Jun 2022, SLMIGB telah dilancarkan pada 10 April 2021, SLMID telah dilancarkan pada 18 Januari 2019, SLMIWE, SLMIAPE dan SLMASI telah dilancarkan pada 13, Februari 2015, manakala SLMIB dan SLMIE telah dilancarkan pada 8 Disember 2009.

Pengurus Dana adalah Sun Life Malaysia Takaful Berhad, sebuah syarikat yang diperbadankan di Malaysia, terlibat secara utama dalam penaja jaminan perniagaan Takaful Keluarga, termasuk perniagaan berkaitan pelaburan.

Aktiviti-aktiviti Dana ini dijalankan secara tegas mematuhi keperluan prinsip-prinsip Shariah dan dipantau oleh Jawatankuasa Shariah Pengurus.

2 Asas Penyediaan

Maklumat kewangan Dana telah disediakan menurut kos sejarah lazim kecuali seperti yang dinyatakan dalam ringkasan dasar perakaunan penting. Maklumat kewangan ini telah disediakan selaras dengan dasar perakaunan yang dinyatakan dalam Nota 3 kepada maklumat kewangan dan Dokumen Polisi mengenai Perniagaan Berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia (BNM) dalam setiap aspek.

Penyediaan maklumat kewangan memerlukan penggunaan anggaran dan andaian yang memberi kesan ke atas amaun aset dan liabiliti yang dilaporkan serta pendedahan aset dan liabiliti luar jangka pada tarikh maklumat kewangan, dan amaun pendapatan dan perbelanjaan yang dinyatakan semasa tahun kewangan yang dilaporkan. Ia juga memerlukan Pengurus untuk melakukan pertimbangan mereka dalam proses

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melaksanakan dasar-dasar perakaunan Dana. Walaupun anggaran dan pertimbangan tersebut adalah berdasarkan pengetahuan terbaik Pengurus mengenai peristiwa dan tindakan semasa, keputusan sebenar mungkin berbeza daripada anggaran.

Bagaimanapun, Pengurus berpendapat tiada anggaran dan andaian yang berisiko ketara untuk melaksanakan pelarasan material ke atas amaun aset dan liabiliti dibawa ke tahun kewangan akan datang dan juga tiada dasar perakaunan yang memerlukan pertimbangan sewajarnya.

3 Ringkasan Dasar-dasar Perakaunan Penting

Dasar perakaunan berikut telah digunakan secara konsisten ketika menguruskan butiran yang dianggap penting berkaitan dengan maklumat kewangan.

(a) Pelaburan

- (i) Nilai saksama melalui untung atau rugi aset kewangan (FVTPL)

Pelaburan Dana ditetapkan sebagai aset kewangan pada nilai saksama melalui untung atau rugi (FVTPL) memandangkan ia diurus dan dinilai atas dasar nilai saksama, selaras dengan mandat dan strategi pelaburan masing-masing.

Aset kewangan pada FVTPL semasa permulaannya ditetapkan pada nilai saksama. Selepas pengiktirafan awal, pelaburan ini diukur semula pada nilai saksama dengan pelarasan nilai saksama serta keuntungan dan kerugian direalisasi diiktiraf dalam Penyata Pendapatan dan Perbelanjaan.

- (ii) Nilai saksama aset kewangan

Sekuriti bon korporat tidak disenarai dan Bon Kerajaan Malaysia dinilai berdasarkan harga pasaran saksama indikatif disenarai dengan merujuk kepada sebut harga yang disediakan oleh agensi penarafan / harga bon pada tarikh Penyata Aset dan Liabiliti.

Nilai saksama pelaburan lain merangkumi pelaburan dalam dana berkaitan pelaburan dan dana unit amanah dinyatakan pada nilai aset bersih dana sandaran pada tarikh Penyata Aset dan Liabiliti.

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Deposit tetap / pasaran kewangan dinyatakan pada anggaran amaun dibawa mereka pada tarikh Penyata Aset dan Liabiliti.

Pendapatan atau kerugian tidak direalisasi pada nilai pelaburan dikredit atau dicaj kepada Penyata Pendapatan dan Perbelanjaan

(b) Tunai dan deposit

Tunai dan deposit merangkumi tunai dan baki di bank dan deposit yang dipegang di institusi kewangan dengan tempoh kematangan asal tiga bulan atau kurang.

(c) Pembelian unit bersih

Pembelian unit bersih mewakili sumbangan Takaful yang dibayar oleh para pemegang sijil sebagai bayaran untuk kontrak baharu atau bayaran seterusnya untuk meningkatkan amaun kontrak tersebut. Pembelian unit bersih diiktiraf atas dasar penerimaan.

(d) Penjualan unit bersih

Penjualan bersih unit mewakili penjualan unit-unit daripada serahan balik dan pengeluaran oleh pemegang sijil. Penjualan unit bersih diiktiraf apabila kontrak Takaful berkaitan diserahkan.

(e) Lain-lain pendapatan

Lain-lain pendapatan merangkumi pendapatan cukai yang diperolehi daripada pengiktirafan cukai tertunda apabila dikredit, jika berkenaan.

(f) Lain-lain perbelanjaan

Lain-lain perbelanjaan merangkumi perbelanjaan pentadbiran diiktiraf apabila dicaj, jika berkenaan.

(g) Pengiktirafan pendapatan

Pendapatan keuntungan diiktiraf pada asas akrual dengan mengambil kira kadar hasil efektif aset.

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Pendapatan dividen diiktiraf apabila hak untuk menerima bayaran telah ditentukan, apabila dividen telah diisytiharkan.

Pendapatan atau kerugian yang timbul daripada pelupusan pelaburan dikredit atau dicitaj kepada Penyata Pendapatan dan Perbelanjaan.

(h) Cukai

Cukai semasa adalah anggaran jumlah cukai pendapatan yang perlu dibayar ke atas keuntungan bercukai bagi tahun kewangan dan ditentukan mengikut kadar cukai yang telah digubal pada tarikh Penyata Aset dan Liabiliti.

Cukai tertunda diiktiraf sepenuhnya menggunakan kaedah liabiliti, ke atas perbezaan sementara pada tarikh Penyata Aset dan Liabiliti di antara asas cukai aset dan liabiliti, dengan amaun dibawa dalam maklumat kewangan.

Cukai tertunda dikira pada kadar cukai yang dijangka akan digunakan pada tempoh aset itu direalisasi atau liabiliti telah diselesaikan, berdasarkan kadar cukai yang telah digubal atau sebahagian besarnya telah digubal pada tarikh Penyata Aset dan Liabiliti.

Aset cukai tertunda diiktiraf sehingga adanya kemungkinan pendapatan boleh dicukai dapat diperolehi ke atas perbezaan sementara yang boleh dipotong atau kerugian cukai yang belum digunakan boleh digunakan.

(i) Yuran pengurusan

Yuran pengurusan dikira secara harian berdasarkan nilai aset bersih Dana-dana.

(j) Takaful belum terima

Takaful belum terima diiktiraf apabila perlu dibayar dan diukur pada pengiktirafan awal pada nilai saksama. Selepas pengiktirafan awal, takaful belum terima diukur pada kos yang dilunaskan, menggunakan kaedah hasil efektif.

Sekiranya terdapat bukti benar bahawa Takaful belum terima telah terjejas,

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Syarikat mengurangkan jumlah bawaan Takaful belum terima dengan sewajarnya dan mengiktiraf kerugian tersebut dalam akaun pendapatan. Syarikat mengumpulkan bukti benar bahawa Takaful belum terima telah terjejas menggunakan kaedah proses yang sama seperti yang digunakan untuk aset-aset kewangan.

Takaful belum terima dinyahiktiraf apabila kriteria nyahiktiraf untuk aset kewangan telah dicapai.

4 Pelaburan

Butiran pegangan pelaburan Dana-dana dinyatakan di dalam Laporan Prestasi Dana.