

**FUND FACT SHEET**

| Name of fund                     | Sun Life Malaysia World Equity Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| Features of fund                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Investment objective             | This fund feeds into abrdn 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Investment strategy and approach | <p>The target fund seeks to achieve its objective by investing in an international portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities of companies with good growth potential. The countries that the target fund will invest in will include, but are not limited to Canada, United States of America, United Kingdom, France, Germany, Italy, Netherlands, Sweden, Switzerland, Japan, Australia, China, Hong Kong, South Korea, Singapore, Taiwan, Brazil and Mexico.</p> <p>The target fund will invest 90%-100% of its Net Asset Value (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.</p> <p>abrdn and the External Investment Manager aim to identify Shariah-compliant companies which offer good growth prospects. Shariah-compliant equities selection will be based on a "bottom-up" approach focused primarily on selecting high quality companies trading at attractive valuations relative to their peers using rigorous business analysis and detailed security valuation analysis.</p> <p>abrdn and the External Investment Manager will select a Shariah-compliant portfolio based on fundamental valuation techniques from different sectors which are expected to offer good long-term growth potential through its own first-hand research conducted by abrdn's team of investment professionals located in Bangkok, Hong Kong, London, Kuala Lumpur, Philadelphia, São Paulo, Singapore, Sydney and Tokyo. These teams are responsible for company visits and production of written visit notes for all companies visited. abrdn and the External Investment Manager never invest in a company before they have met with the company's management at least once. abrdn and the External Investment Manager will draw on the research of companies from these teams globally in constructing a Shariah-compliant global equity portfolio. abrdn and the External Investment Manager will generally look out for Shariah-compliant companies with:</p> <ul style="list-style-type: none"> <li>(a) strong cash flow (companies which generate enough cash to fund its operations);</li> <li>(b) strong balance sheet (companies which have cash on their books to enable them to weather challenges in the business and which adopt sensible capital management structure);</li> <li>(c) good corporate governance principles (companies with independent board of directors, companies that protect minority shareholders' rights and companies which have management team with good track record in growing the business); and</li> <li>(d) a sound business model (companies which conduct businesses which are easily understood).</li> </ul> <p>The target fund will stay invested in Shariah-compliant equities at all times, as abrdn and the External Investment Manager's bottom-up investment philosophy will be focused on stock selection. The trading frequency will be a reflection of the market opportunities presented, particularly in times of higher market volatility. Hence, while abrdn and the External Investment Manager adopt an active strategy, abrdn and the External Investment Manager do not use any frequent trading strategy to achieve the target fund's objective. Instead, abrdn and the External Investment Manager will select Shariah-compliant equities with good long-term prospects, strong balance sheets, steady cash flows and sound corporate governance practices. abrdn and the External Investment Manager will select a fundamentally strong and diversified portfolio of stocks with the aim of capital appreciation over the long-term.</p> <p>Any income distribution from the target fund will be automatically reinvested back into the target fund. The total number of units will not change as a result of the reinvestment.</p> <p>Note: External Investment Manager refers to abrdn Investments Limited and abrdn Inc. abrdn has delegated the fund management function of the target fund to abrdn Investments Limited and abrdn Inc. The duties of abrdn Investments Limited and abrdn Inc include, amongst others, managing the target fund's investments in accordance with the objective, investment strategy and policy, permitted investments and investment restrictions and limits of the target fund. abrdn Investments Limited and abrdn Inc are entities within the abrdn Group.</p> |

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| Asset allocation                                                                                                                                     | The asset allocation of the target fund is as follows: <ul style="list-style-type: none"><li>• Shariah-compliant equities and Shariah-compliant equity-related securities: Minimum of 90%, maximum 100% of Net Asset Value (NAV); and</li><li>• Islamic liquid assets and/or cash: Minimum 0%, maximum 10% of NAV.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                               |                                                 |
| Performance benchmark                                                                                                                                | MSCI ACWI Islamic (Shariah) Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                               |                                                 |
| Fund manager                                                                                                                                         | abrdn Islamic Malaysia Sdn. Bhd. ("abrdn ")                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                               |                                                 |
| Fund launch date                                                                                                                                     | 13 February 2015                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                                                 |
| Fees and charges                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| Fund management charge                                                                                                                               | Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia World Equity Fund.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                               |                                                 |
| Other charges - external fund management charge                                                                                                      | Up to 1.75% per annum fund management charge is applied on the target fund's NAV by abrdn, accrued on a daily basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                               |                                                 |
| Taxation                                                                                                                                             | 8% of the annual investment income.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                               |                                                 |
| Fund performance                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| Notice: Past performance of the fund is not an indication of its future performance, which may differ. The fund performance is not guaranteed.       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| Table below shows the historical actual annual investment returns of the target fund versus its benchmark:                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| Year                                                                                                                                                 | Actual performance:<br>Sun Life Malaysia World Equity Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Performance based on NAVs:<br>abrdn Islamic World Equity Fund | Benchmark:<br>MSCI ACWI Islamic (Shariah) Index |
| 2025                                                                                                                                                 | -9.3%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | -10.1%                                                        | 11.0%                                           |
| 2024                                                                                                                                                 | 0.9%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1.0%                                                          | 2.3%                                            |
| 2023                                                                                                                                                 | 23.2%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 25.6%                                                         | 27.8%                                           |
| 2022                                                                                                                                                 | -20.1%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | -23.9%                                                        | -7.8%                                           |
| 2021                                                                                                                                                 | 22.6%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 25.1%                                                         | 23.3%                                           |
| 2020                                                                                                                                                 | 15.4%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 16.6%                                                         | 9.8%                                            |
| 2019                                                                                                                                                 | 21.8%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 23.8%                                                         | 21.9%                                           |
| 2018                                                                                                                                                 | -9.1%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | -10.6%                                                        | -7.8%                                           |
| 2017                                                                                                                                                 | 6.5%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 7.4%                                                          | 10.3%                                           |
| 2016                                                                                                                                                 | 9.2%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 9.5%                                                          | 13.3%                                           |
| Source                                                                                                                                               | : abrdn Islamic Malaysia Sdn. Bhd. (www.aberdeeninvestments.com)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                                                 |
| Updated                                                                                                                                              | : as at 30 April 2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                               |                                                 |
| This is strictly the performance of the investment-linked fund and not the returns earned on the actual premiums paid of the investment-linked plan. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| Basis of calculation of past performance = $\left\{ \left( \frac{X \text{ at EOY}}{X \text{ at BOY}} \right) - 1 \right\} \times 100\%$              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| X = NAV for Sun Life Malaysia World Equity Fund or its benchmark                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| EOY = Ending of year                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| BOY = Beginning of year                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| Risks                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| All investment carries some form of risks. The potential key risks include but are not limited to the following:                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                                                 |
| External investment managers risk                                                                                                                    | The fund management function of the target fund is delegated to abrdn Investments Limited and abrdn Inc, both of which are entities within the abrdn Group. Although the external investment managers are entities within the abrdn Group and they will have regular meetings with abrdn to deliberate on the investment themes and portfolio decisions, there is still the risk that the external investment managers may not adhere to the investment mandate of the target fund due to an oversight. In the event of an oversight by the external investment managers, the NAV of the target fund will be adversely affected and the investment of the policy owners may be jeopardised through the loss of their capital invested in the target fund. |                                                               |                                                 |

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| Market risk                             | Market risk refers to potential losses that may arise from changes in the market prices of the Shariah-compliant equities that the target fund invests in. Prices of the Shariah-compliant equities will fluctuate in response to various factors, for example, events or news that relates to the Shariah-compliant equities as well as general market or economic conditions. In mitigating this risk, abrdn will invest in various sectors, thus the collapse of any particular sector would not have a major adverse impact on the value of the target fund.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Stock specific risk                     | Any drop in the price of a particular Shariah-compliant stock held by the target fund may affect the unit price of the target fund adversely. This risk can be mitigated by investing in a wide range of Shariah-compliant equities in different sectors, thus spreading the element of risk.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Concentration risk                      | This risk refers to the risk that the target fund invests a substantial portion of its assets in a particular sector or geographical area which may cause the target fund to be more susceptible to adverse economic events affecting that particular industry or region. This risk is mitigated through the diversification process that abrdn will employ in the management of the target fund whereby the target fund will hold a diversified portfolio of Shariah-compliant equities across various sectors and countries.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Shariah-compliant warrants risk         | The price, performance and liquidity of Shariah-compliant warrants are typically linked to the underlying Shariah-compliant equities and therefore subject to those risks. However, the price, performance and liquidity of such Shariah-compliant warrants will generally fluctuate more than the underlying Shariah-compliant equities because of the greater volatility of the warrants market. The erosion of value of the Shariah-compliant warrants may accelerate as the Shariah-compliant warrants approach its expiry date and the potential gains from a favourable price movement of the underlying Shariah-compliant equities may be offset by time decay.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Reclassification of Shariah status risk | This risk refers to the risk that the currently held Shariah-compliant equities in the target fund may be reclassified as Shariah non-compliant in the periodic review of the equities by the Shariah Advisory Council of the Securities Commission Malaysia (SACSC), the Shariah Adviser or the Shariah Boards of the relevant Islamic indices. If this occurs, abrdn and the External Investment Manager will take the necessary steps to dispose of such equities. There may be opportunity loss to the target fund due to the target fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant equities. abrdn and the External Investment Manager will be required to dispose of these equities immediately if the market price is above the investment cost. Should the market price be below the investment cost, abrdn and the External Investment Manager may choose to hold on to these holdings until the market price meets the investment cost. Nevertheless, should abrdn and the External Investment Manager decide to dispose of these equities below the investment cost, the target fund will be faced with the risk of realising its losses, thus negatively impacting the NAV of the target fund. |
| Currency risk                           | As the investments of the target fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency, this will have an adverse effect on the NAV of the target fund in the base currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Emerging and developing markets risk    | In emerging and developing markets, the legal, judicial and regulatory infrastructure is still developing and there are much legal uncertainties both for the local market participants and their overseas counterparts. As the emerging and developing markets carry significant risks, investors should therefore ensure that, before investing in the target fund, they understand the relevant risks and are satisfied that an investment in the target fund is suitable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Taxation                                | Investors should note in particular that the proceeds from the sale of Shariah-compliant securities in some markets or the receipt of any dividends or other income by the target fund may be or may become subject to tax, levies, duties or other fees or charges imposed by the authorities in that market, including taxation levied by withholding at the source. Tax law and practices in certain countries into which the target fund invests or may invest in the future (in particular emerging and developing markets) is not clearly established. It is possible that the current interpretation of the law or understanding of practice might change, or that the law might be changed with retrospective effect. It is also possible that the target fund could become subject to additional taxation in such countries that is not anticipated either at the date of this prospectus or when investments are made, valued or disposed of.                                                                                                                                                                                                                                                                                                                      |
| Execution and Counterparty Risk         | In some markets, there may be no secure method of delivery against payment which would avoid exposure to counterparty risk. It may be necessary to make payment on a purchase or delivery on a sale before receipt of the Shariah-compliant securities or, as the case may be, sale proceeds.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

| Other information                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| Target market                                           | Suitable for investors who: <ul style="list-style-type: none"> <li>• have a long-term investment horizon;</li> <li>• target capital appreciation; and</li> <li>• are willing to take higher risk for potential higher gains.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Pricing basis                                           | Forward pricing, which means units are created and cancelled at the next valuation day upon the receipt of premium and claims.<br><br>To recoup the cost of acquiring and disposing of assets, a dilution or transaction cost adjustment may be made to the NAV to recover any amount which the fund had already paid or reasonably expects to pay for the creation or cancellation of units.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Pricing frequency                                       | Daily on Sun Life Malaysia business day.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Exceptional circumstances                               | Sun Life Malaysia may suspend the unit pricing and defer the payment of benefits, other than death and total and permanent disability benefits, subscription or redemption of units, switching of funds, under this policy for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Shariah-compliant matters                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Rules on divestment of Shariah non-compliant securities | <p>(a) Wrong investment<br/>         This refers to Shariah non-compliant investment made by abrdn and the External Investment Manager, if applicable. The said investment will be disposed of or withdrawn with immediate effect. In the event of the investment resulted in gain (through capital gain and/or dividend), the gain is to be channelled to Baitulmal or any other charitable bodies as advised by the Shariah Adviser. If the disposal of the investment resulted in losses to the target fund, the losses are to be borne by abrdn.</p> <p>(b) Reclassification of Shariah Status of the target fund's investment</p> <p><b><u>Investment in Malaysia</u></b><br/>         These refer to securities which were earlier classified as Shariah-compliant but due to certain factors such as changes in the companies' business operations and financial positions, are subsequently reclassified as Shariah non-compliant. In this regard, if on the date an updated list of Shariah-compliant securities takes effect, the respective market price of Shariah non-compliant securities exceeds or is equal to the investment cost, the target fund that holds such securities must dispose them of. Any dividends received up to the date of the announcement and capital gains arising from the disposal of Shariah non-compliant securities on the date of the announcement can be kept by the target fund. However, any dividends received and excess capital gain from the disposal of Shariah non-compliant securities after the date of the announcement should be channelled to Baitulmal and/or charitable bodies as advised by the Shariah Adviser.</p> <p>On the other hand, the target fund is allowed to hold their investment in the Shariah non-compliant securities if the market price of the said securities is below the investment cost. It is also permissible for the target fund to keep the dividends received during the holding period until such time when the total amount of dividends received and the market value of the Shariah non-compliant securities held equal the investment cost. At this stage, the target fund is advised to dispose of their holding.</p> <p><b><u>Investment in Foreign Markets</u></b><br/>         If a security is reclassified as Shariah non-compliant by the Shariah Board of the MSCI Islamic Index, as per the Shariah Adviser's advice, the said security shall be disposed of soonest practical, once the total amount of dividends received and the market value held equal the investment costs. Any dividend received and capital gains arising from the disposal of the Shariah non-compliant security made at the time of the announcement or review can be kept by the target fund. However, any dividend received and excess capital gains derived from the disposal after the announcement day or review at a market price that is higher than the closing price on the announcement day or review is to be channelled to Baitulmal or any charitable bodies as advised by the Shariah Adviser.</p> |

**Note: Although Sun Life Malaysia World Equity Fund invests in Shariah-approved securities, the investment-linked insurance plan itself is not classified as a Shariah-compliant product.**

This fund fact sheet is prepared by the fund manager for informational purposes only. This document shall under no circumstances be construed as an offer to sell nor shall it be taken as a form of professional advice of any manner. The performance of the fund is not guaranteed and the value of investment and their derived income may increase or decrease. Past performance is not a guide to future or likely performance. Before investing into the fund, you should consider whether the fund meets your investment objective and risk appetite. Although the information in this document was compiled with due care and from reliable sources, Sun Life Malaysia does not guarantee its accuracy, completeness, correctness or timeliness for any particular purpose. Sun Life Malaysia reserves the right to change any information without giving any notice.