

2023

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** and you may find the monthly unit prices in the New Straits Times and Berita Harian newspapers.

Sun Life Malaysia Takaful Berhad

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“Our business purpose is rooted in **assisting Clients to achieve lifetime financial security and live healthier lives**. Our values are the foundation of our actions, guiding every decision we make as we strive to uphold our reputation as a trusted takaful partner.”

Jeffry Azmi Mohd Shah
Chief Executive Officer
Sun Life Malaysia Takaful Berhad



CEO's Message

Dear Valued Client,

2023 was a milestone year as we celebrated our 10th anniversary, signifying our decade long dedication to empowering Malaysians towards long-term financial security.

Under the banner of our '**10 Years Brighter**' anniversary campaign, we reaffirm our commitment to driving continued growth, inclusivity and product innovation to support our Client's financial aspirations into reality. This entails securing their financial futures and those of their loved ones, providing peace of mind and a solid financial foundation for the years ahead.

We are pleased to present to you the **Takaful Investment-Linked Fund Performance Report for 2023**. In this report, we cover strategic business achievements, market overview and the societal impacts made during the year.

MARKET OVERVIEW

We emerged stronger in 2023 delivering solid returns on our ILP fund performance, garnering a 26.8% return on our Islamic ESG fund, 23.5% on our Global Strategies fund while the Islamic Asia Pacific fund returned 15.3%. The year started optimistically in anticipation that China's surprise reopening would pave the way for a strong recovery in the Asia Pacific region where most of our Investment-Linked Performance funds are invested.

Although a banking crisis in the U.S. arose in the first quarter which saw markets rattled, swift regulatory intervention averted a major global financial crisis and any spill-over effects.

Global interest rate policy also remained largely market supportive. In the U.S., the Federal Reserve's (Fed) decisive rate pause in June kept interest rates at 5.00% to 5.25% after more than a year of consecutive increases spurred investor sentiment and bolstered most markets. In line with global central banks dovish stance, Bank Negara Malaysia (BNM) raised rates just once, increasing the Overnight Policy Rate (OPR) by 25bps to 3.00% from 2.75% as rates returned to pre-pandemic levels.

Furthermore, market volatility had remained relatively subdued amid ongoing global geopolitical tensions. However, concerns persisted over China's sluggish economic growth, compounded by the property crisis, partially hindering the recovery of some of our Asia Pacific funds. Meanwhile, the U.S. recessionary fears waned, allowing developed markets to rally in the final two months, following signals from the U.S. Fed suggesting the possibility of earlier interest rate cuts.

KEY BUSINESS HIGHLIGHTS FOR 2023

#10YearsBrighter

2023 was a landmark year for the company as we launched a year-long

CEO's Message

(Continued)

celebration of our 10th anniversary, which included roadshows, product promotions, monthly anniversary rewards, contests, and brand activation events, all under the theme '**10 Years Brighter**'. This theme encapsulates our dedication to creating a brighter future for over 1.2 million Clients over the past decade.

Preserving Legacies

Over the past decade, we have been dedicating our resources to safeguarding what matters most to our Clients. Through innovative and award-winning protection solutions, our company has played a pivotal role in assisting individuals in securing their financial legacies, whether for their loved ones or the continuity of businesses. Legacy planning holds diverse meanings, and our products reflect our commitment to supporting this financial objective through tailored solutions that seamlessly meet individual needs. For example, we launched Sun Save Invest-i, an investment-linked plan, in 2023 to help Clients build and preserve their financial legacy.

Brighter You

Our societal impacts extend beyond our core operations. Under our 'Brighter You' Corporate Social Responsibility (CSR) endeavour, we intensified our efforts in 2023 to reach 14,533 people and contributed over RM 621,000 through a range of activities across various communities.

Our key outreach initiatives included:

a) Diabetes Prevention and Care

- We joined forces again with renowned health service providers - Walnut Wellness, Roche Malaysia, Health Lane Family Pharmacy Sdn Bhd and AM PM Pharmacy Sdn Bhd, to provide complimentary blood glucose screenings at 180 Health Lane Family Pharmacy and 47 AM PM Pharmacy participating outlets nationwide. Since its inception in 2019, this programme has positively impacted over 28,000 Malaysians.
- Distributed 5,000 diabetes self-test kits to the public, serving as a wake-up call regarding the health challenges they might face without adopting healthy eating and lifestyle habits.
- Organised a series of health talks, which benefited 150 B40 community members, aimed at promoting the adoption of a healthy lifestyle to prevent diabetes.

b) Climate and Environmental Action

At Sun Life, our commitment to sustainability brings our purpose to life. A key pillar of our sustainability focus is building a healthier and sustainable community and environment. Under the **#PlantTreePlantHope** Programme,

CEO's Message

(Continued)

our employees planted a total of 1,000 mangrove trees at Hutan Simpan Kapar Tambahan in Kapar, Selangor. The campaign's goal is to restore the natural environment and mitigate climate change while supporting the Malaysian government's Greening Malaysia Programme.

c) Community Wellness

In addition to financial health, Sun Life's business purpose extends to helping people live healthier lives by supporting them to improve their physical and mental health, and overall well-being. In 2023, our impactful activities are:

- Launched a 6-month Brighter Wellness Programme to help Malaysians be mentally and physically healthier and financially prepared through a series of engaging community activities.
- Collaborated with the Active Healthy Kids Global Alliance (AHKGA) and Universiti Kebangsaan Malaysia (UKM), to unveil the 'Malaysia 2022 Physical Activity Report Card for Children and Adolescents'. This report sheds light on the state of physical activity and overall well-being among children and adolescents in Malaysia. It also includes insights and strategies to promote healthy living habits among Malaysians.
- Tackled hunger issue and improve nutrition in low-income communities by partnering with Food Aid Malaysia to provide nutritious lunch packs, benefiting 504 B40 families.
- Collaborated with the talented artists of United Voice, a Self-Advocacy Society for Persons with Learning Disabilities, to procure paintings for our high-performing Sun Life Advisors. This endeavour aimed to empower individuals with learning disabilities by providing them with opportunities to showcase their artistic talents.
- Launched workshops targeting the mental and physical well-being of underprivileged youth, in partnership with HOPE worldwide Malaysia, a non-profit organisation championing urban poor. These workshops impart essential knowledge and skills, empowering young individuals to lead healthier lives.

Awards and Recognition

2023 was a year of recognition, a testament to our unwavering dedication. We are honoured to be acknowledged with industry awards for our commitment to innovation, exceptional Client experiences, and corporate excellence. These accolades underscore the positive impacts we have on our Clients, employees, and communities.

CEO's Message

(Continued)

- Corporate Excellence for Financial Services Industry at the Asia Pacific Enterprise Awards 2023
- Best Loyalty Strategy for Finance and Insurance (Bronze) at the Loyalty & Engagement Awards 2023
- Overall Excellence in Community Diabetes Prevention at the Sustainability & CSR Malaysia Awards 2023
- Bronze Award for Banking, Investment, and Insurance at the Putra Aria Brand Awards 2023
- Certified as a Great Place to Work company for 2023 by the Great Place To Work Institute Inc
- Best Critical Illness Plan for Families (Prime Family Critical Care-i) at the Parents' Choice Awards 2023

FOCUS ON INSURANCE LITERACY IN 2024

In 2024, we will be actively engaging consumers and level up their awareness about insurance literacy through our year-long **InsureLit** Campaign, aimed at empowering Malaysians to make better and smarter decisions for a financially-fit future.

Consumers can expect to see a range of educational initiatives which includes digital and social media awareness, roadshows, sponsored financial programmes, school outreach programme etc, all aimed at equipping Malaysians with essential insurance and takaful knowledge and instill positive financial

behaviors. Please stay tuned to Sun Life Malaysia's social media platforms Facebook | Instagram | YouTube.

Our business purpose is rooted in assisting Clients to achieve lifetime financial security and live healthier lives. Our values are the foundation of our actions, guiding every decision we make as we strive to uphold our reputation as a trusted takaful partner. Despite the potentials for increased volatility in the financial market, we remain resolute in enhancing our current ecosystem and product offerings to meet Clients' evolving expectations, placing them at the forefront of everything we do.

Lastly, I would like to express my gratitude to our shareholders, the Board of Directors, Management Team, employees, Clients, and all other stakeholders for their support to Sun Life Malaysia Takaful's success in 2023. We look forward to continuing delivering exceptional Client experiences, driving innovation, and fostering a more connected and sustainable Malaysia.

Wishing you a brighter life under the sun!

Jeffrey Azmi Mohd Shah
Chief Executive Officer
Sun Life Malaysia Takaful Berhad

Market Review and 2024 Outlook

Fixed Income

Global financial markets took investors by surprise in 2023 as the remarkably resilient U.S. economy averted a recession; whereas post-Covid recovery of China fell short of expectations. Despite the high inflation and aggressive Federal Reserve (Fed) rate hikes by 1% from 4.25%-4.50% to a 23-year high of 5.25% - 5.50%, the U.S. economy expanded 3.3% in 4Q2023 and 2.5% for the full year as a tight labour market continues to support consumer spending. In its final policy meeting for the year, Fed Chair Jerome Powell painted a dovish outlook on rates against a backdrop of declining inflation from 6% in January 2023 to 3.4% in December 2023 due to moderating energy prices and easing of supply chain bottlenecks.

In contrast, consumer confidence in China continues to be dampened by the on-going property sector slump which saw major developers struggling to meet debt obligations. The People's Bank of China (PBoC) has announced various policy measures to support the ailing property sector, including cutting medium-term lending rates to 2.5% and reserve requirement ratio by 50bps as well as supporting infrastructure spending via a CNY1 trillion government bond issuance. Locally, Malaysia's economy expanded by 3.7% in 2023, missing the 4% official forecast by the Ministry of Finance as continued export weakness was mitigated by resilient

domestic spending underpinned by robust labour market. Inflation was relatively subdued at an annual rate of 2.5% in 2023 compared to 3.3% in 2022 while Bank Negara Malaysia (BNM) increased its benchmark overnight policy rate (OPR) once in 2023 to 3.00%.

The market has been volatile throughout 2023, shaken by the U.S. banking crisis in March, U.S. debt ceiling crisis in May and U.S. Treasury (UST) oversupply concerns in October. Domestically, despite BNM's move to increase the OPR by 25bps in May, the domestic bond market remain resilient and endured throughout the first half of the year, underpinned by favorable demand and supply dynamics. Towards the last 2 months of 2023, the local bond market rallied on the back of investor expectations that the Fed rate hike has reached its peak cycle.

Heading into 2024, the prospects of rate cuts in developed markets should benefit global bond portfolios, while market volatilities could persist given that the timing and the quantum of rate cuts of the U.S. Fed Fund Rate is still debatable and data dependent. Against expectations that the OPR would stay pat at 3.00%, the local bond market is expected to be well supported due to moderating growth and inflation outlook in 2024, as well as from lower government bond supply profile attributable to fiscal consolidation, coupled with sustained demand from well diversified local investment institutions.

Market Review and 2024 Outlook

(Continued)

Equity

Global markets had a bumpy ride in 2023 influenced by a myriad of factors ranging from volatile economic indicators to geopolitical tensions. The year started off on a strong footing led by positive investor sentiment following the reopening of China's economy and the Federal Reserve's proactive response to taming inflation by raising interest rates. Despite concerns stemming from a potential banking crises in the U.S. and Europe, regulators prompt response averted an economic crisis that helped prevented any negative spill over to other sectors. While uncertainty over the Federal Reserve's interest rates decisions persisted, the challenge intensified following growing concerns over China's economic recovery and escalating tensions between the U.S. and China that saw emerging markets lagging further behind. The Fed's decisive rate pause in June that kept rates at 5.0% to 5.25% after more than a year of consecutive rate increases saw markets responding positively and helped most markets gain ground.

Although developing markets showed signs of improvement fueled by growing expectations of a pause in the U.S. Fed's rate hike cycle, equities and bonds both posted declines in the third quarter following robust gains in the first half of 2023. Challenges once again resurfaced in October marked by declines in global equity markets on concerns over U.S.

interest rates as well as geopolitical tensions in the Middle East. Nevertheless, equity markets gained momentum in the final quarter of 2023 following signals from the U.S. Federal Reserve hinting on the possibility of earlier interest rate cuts that helped reignite investors' appetite. Despite the positive performance in most Asian markets, China's market continues to face resistance stemming from its property sector woes and weaker economic growth.

On the domestic front, it was a tale of two halves for markets in 2023 with the first half being lukewarm and sluggish. Strong selling pressures from both local and foreign investors in response to the lackluster revised 2023 budget and political uncertainty amplified the underperformance during the period as investors went risk off. Sentiment in domestic markets was bearish as investors adopted a cautious stance amid the aggressive monetary tightening globally compounded by the continuous weakness of the Ringgit and ongoing geopolitical tensions.

The tide however turned in the second half of 2023 with markets regaining momentum following the launch of macro blueprints such as the MADANI Economic Framework, National Energy Transition Roadmap (NETR) and National Industrial Master Plan (NIMP) 2030 that provided clearer policy direction to steer the economy forward by focusing on new growth areas. Sentiment improved further

Market Review and 2024 Outlook

(Continued)

after political overhang subsided following the conclusion of 6 state elections that saw domestic markets remaining firm throughout the final quarter and outperforming key ASEAN peers such as Philippines, Singapore and Thailand as positive economic data, the government's commitment towards fiscal consolidation and the initiation of significant catalytic projects stimulated new drivers of growth that pique investors interest and reignited markets.

Foreign investors contributed to sizeable equity net inflows of RM1.8bn in the final two months of 2023 to narrow the full year foreign net sell to RM2.3bn. Despite the strong foreign flows that helped the index record three consecutive months of gains, the benchmark FTSE Bursa Malaysia Kuala Lumpur Composite Index (FBMKLCI) still ended the year down -2.7% although the index did witness a remarkable rebound from its troughs earlier in the year.

Going into 2024, the global economy is expected to remain on a decent growth trajectory with IMF's January 2024 report projecting global growth at 3.1% for 2024 which is a tad higher from the initial forecast of 2.9% back in October 2023 following greater-than-expected resilience of the U.S. economy as well as fiscal support in China. Despite the ongoing geopolitical tensions in the Middle East that has started to disrupt global shipping traffic passing through the Red Sea, resulting in commodity

prices spiking, global headline inflation is expected to fall in 2024 in line with falling inflation in most regions.

Major central banks have started signaling that interest rate cuts may be on the way for 2024 while positive U.S. economic data further reinforced market expectations that the Fed has finished its rate hiking cycle and will move towards cuts as early as 3Q24. With likelihood of a hard landing for the U.S. economy receding, markets risk appetite has improved although fragile geopolitical relations globally with the ongoing Russia-Ukraine war, Middle East tension, U.S.-China relations as well as key elections throughout 2024 will keep investors at the edge of their seats.

Locally, BNM expects the Malaysian economy to expand by 4.0%-5.0% in 2024 underpinned by continued expansion in domestic demand and improvement in external demand on the back of better employment, progress of multi-year projects, improvement in the global tech cycle and continued increase in tourist arrivals that is expected to finally surpass pre-Covid levels in 2024 supported by the 1-year VISA free entry for visitors from India and China as well as weak Ringgit that makes traveling to Malaysia more value for money and help spur growth in tourism related sectors.

2024 will be a crucial year in terms of execution as well as a test on the Unity governments determination to carry out

Market Review and 2024 Outlook

(Continued)

their much talked about institutional reforms. Having announced the new economic policy direction for the country in 2023, all eyes will be on the Unity government to roll out and execute the various initiatives. Should the initiatives be successfully implemented or progress well, local markets could be rewarded with strong inflows stemming from improved confidence in the Unity government and their policies. Earnings wise, consensus is expecting marginal growth in 2024 but the crucial test will be when the targeted subsidy model is finally rolled out in the 2H and markets are keen to see how this will impact on overall inflation as well as consumer sentiment and corporate earnings.

Against such a backdrop, we are positive on the domestic fixed income market while cautiously optimistic on the local equities market. With the benchmark FBMKLCI trading at multi year lows while foreign shareholdings also at multi year lows, downside risk should be capped while any extreme downside movements in either market may present opportunities to invest at steep discounts as the long-term fundamentals of Malaysia remains solid.

Fund Objectives / Policies

Sukuk, Islamic money market instruments and Islamic placement of deposits

Minimum of 70% 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 Aiiman Growth Fund (formerly known as Affin Hwang Aiiman Growth Fund)-MYR ("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 abrdn Islamic World Equity Fund ("target fund") (formerly known as Aberdeen Standard Islamic World Equity 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 Net Asset Value (NAV) in Shariah-compliant equities and equity-related securities. The remainder of the NAV of the target fund not invested in Shariah-compliant equities and 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 – Class MYR ("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 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

5-10 years

Sun Life Malaysia Aiiman Select Income Fund ("SLMASI")

This fund feeds into AHAM Aiiman Select Income Fund (formerly known as Affin Hwang Aiiman Select Income Fund)-MYR ("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)

Islamic CIS investing predominantly in Shariah-compliant equities

Maximum 100% of Net Asset Value (NAV)

Islamic liquid assets

Maximum 5% of NAV

Asset Profile

Shariah-compliant Asia Pacific (ex Japan) equities

Investor's risk profile

High

Investment horizon

Long term

Sun Life Malaysia Islamic Strategic Aggressive Fund ("SLMISA")

This fund feeds into Principal Islamic Aggressive Wholesale Fund-of-Funds ("target fund") with the objective to achieve capital growth by investing in a portfolio of Shariah-compliant collective investment schemes (CIS) that invest primarily in Shariah-compliant equities.

In order to achieve its objective, the target fund will invest up to 100% of its Net Asset Value (NAV) in at least three (3) Islamic collective investment schemes (CIS) investing predominantly in Shariah-compliant equities. The target fund may also invest up to 5% of its NAV in Shariah-compliant liquid assets such as Shariah-compliant money market instruments and / or Islamic deposits for liquidity purposes.

Fund Objectives / Policies

(Continued)

Islamic CIS investing predominantly in Shariah-compliant equities

**Minimum 40%,
maximum 60% of Net
Asset Value (NAV)**

Islamic CIS investing predominantly in Sukuk

**Minimum 40%,
maximum 60% of NAV**

Islamic liquid assets

Maximum 5% of NAV

Asset profile

**Shariah-compliant
Asia Pacific (ex Japan)
Mixed Assets**

Investor's risk profile

Medium

Investment horizon

Long term

Sun Life Malaysia Islamic Strategic Balanced Fund ("SLMISB")

This fund feeds into Principal Islamic Balanced Wholesale Fund-of-Funds ("target fund") with the objective to achieve moderate capital growth by investing in a portfolio of Shariah-compliant collective investment schemes (CIS) that invest in Shariah-compliant equities and / or Sukuk.

The target fund aims to invest in at least three (3) Islamic collective investment schemes (CIS) investing predominantly in Shariah-compliant equities and / or Sukuk. In line with its objective, the investment policy and strategy of the target fund is to maintain a balanced portfolio between Islamic CIS investing predominantly in Shariah-compliant equities and Islamic CIS investing predominantly in Sukuk.

As a balanced fund, the target fund will invest between 40% to 60% of its Net Asset Value (NAV) in Islamic CIS investing predominantly in Shariah-compliant equities as well as between 40% to 60% of its NAV in Islamic CIS investing predominantly in Sukuk. The Islamic CIS investing predominantly in Sukuk will provide some capital stability to the target fund whilst the Islamic CIS investing predominantly in equity portion will provide the added return in a rising market. The target fund may also invest up to 5% of its NAV in Islamic liquid assets such as Islamic money market instruments and / or Islamic deposits for liquidity purposes.

Fund Objectives / Policies

(Continued)

Islamic CIS investing predominantly in Shariah-compliant equities

Maximum 30% of NAV

Islamic CIS investing predominantly in Sukuk

Minimum 70% of NAV

Islamic liquid assets

Maximum 5% of NAV

Asset profile

**Shariah-compliant
Asia Pacific (ex Japan)
Mixed Assets**

Investor's risk profile

Low

Investment horizon

Long term

Sun Life Malaysia Islamic Strategic Conservative Fund ("SLMISC")

This fund feeds into Principal Islamic Conservative Wholesale Fund-of-Funds ("target fund") with the objective to achieve capital stability by investing in a portfolio of Shariah-compliant collective investment schemes (CIS) that invest in Shariah-compliant equities and / or Sukuk.

The target fund aims to invest in at least three (3) Islamic collective investment schemes (CIS) investing predominantly in Sukuk and / or Shariah-compliant equities. The target fund will invest at least 70% of its Net Asset Value (NAV) in Islamic CIS investing predominantly in Sukuk and up to 30% of its NAV in Islamic CIS investing predominantly in Shariah-compliant equities.

The target fund may also invest up to 5% of its NAV in Islamic liquid assets such as Islamic money market instruments and / or Islamic deposits for liquidity purposes.

Fund Objectives / Policies

(Continued)

Deposits

Minimum 95% of Net Asset Value (NAV)

Cash

Maximum 5% of NAV

Investor's risk profile

Low

Investment horizon of investor

Short term

Sun Life Malaysia Islamic Deposit Fund ("SLMID")

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

The target fund seeks to achieve its objective by investing at least 95% of the target fund's Net Asset Value (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 (UOB Islamic Asset Management Sdn Bhd) 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 Net Asset Value (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 of investor

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 Net Asset Value (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 liquid assets such as Islamic money market instruments, Islamic deposits and / or held in cash.

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.

As the target fund is a qualified Sustainable & Responsible Investment (SRI) Fund, the target fund invests in businesses and / or Islamic collective investment schemes that provide a positive impact on the sustainable development of society in accordance to the United Nation Sustainable Development Goals. This includes the screening, selection, monitoring and realisation of the investments.

Sun Life Malaysia Islamic Bond Fund (“SLMIB”)

What is the Fund’s Performance for the period and since inception to 31 December 2023?

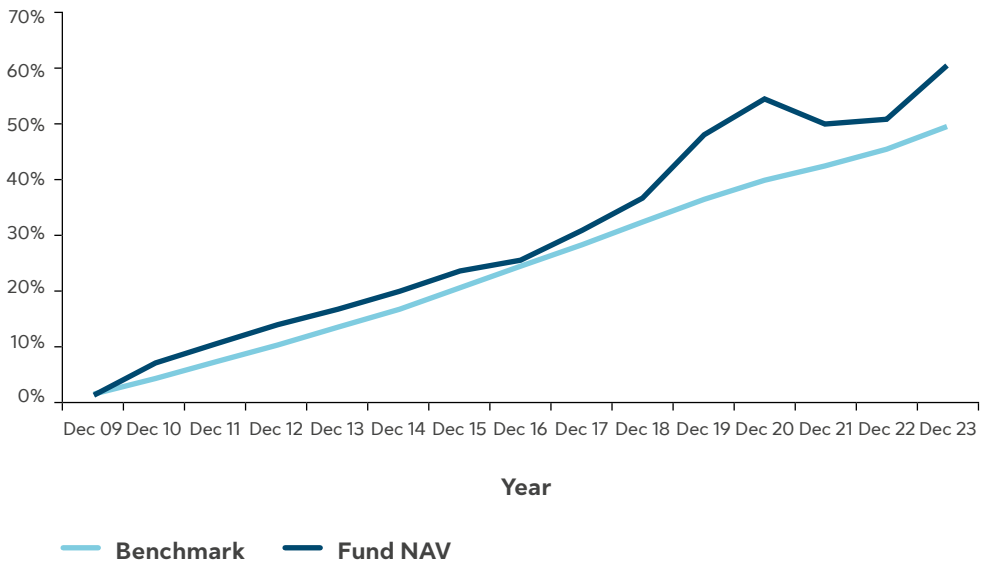
	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	31 Dec 2020 (%)	31 Dec 2019 (%)	Since Inception (%)
Performance (NAV)	6.6	0.6	-3.0	4.4	8.7	60.3
Benchmark (12 month MBB*)	2.9	2.3	1.9	2.2	3.2	49.2

*Maybank Islamic Fixed Deposit Rate

The fund registered a return of 6.6% compared to its benchmark of 2.9% for the period under review.

Return

SLMIB Fund Performance Since Inception



Sun Life Malaysia Islamic Bond Fund (“SLMIB”)

(Continued)

Analysis Of Changes In Net Asset Value (“NAV”)

	31 Dec 2023	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
NAV (RM'000)	29,843	24,906	22,347	23,690	9,732
NAV / Unit (RM)	1.6031	1.5045	1.4954	1.5420	1.4774
No. of Units ('000)	18,616	16,555	14,943	15,363	6,588
Highest NAV / Unit for the year (RM)	1.6031	1.5045	1.5456	1.5555	1.4793
Lowest NAV / Unit for the year (RM)	1.5038	1.4597	1.4919	1.4526	1.3603
Annual Return	6.6%	0.6%	-3.0%	4.4%	8.7%
Total Annual Return Breakdown					
a. Capital Growth	6.6%	0.6%	-3.0%	4.4%	8.7%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	6.6%	0.6%	-3.0%	4.4%	8.7%
b. Three years period	1.4%	0.7%	3.4%	5.9%	5.9%
c. Five years period	3.5%	3.0%	3.8%	4.7%	4.5%
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)	29,866	24,821	22,287	23,732	9,617
Cash and others	(23)	85	60	(42)	115

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
Opus Shariah Income Fund (Target Fund)	28,585,249	29,666,220	29,865,868	100.1%
Cash and others	-	-	(22,884)	-0.10%
	28,585,249	29,666,220	29,842,984	100%

Sun Life Malaysia Islamic Equity Fund (“SLMIE”)

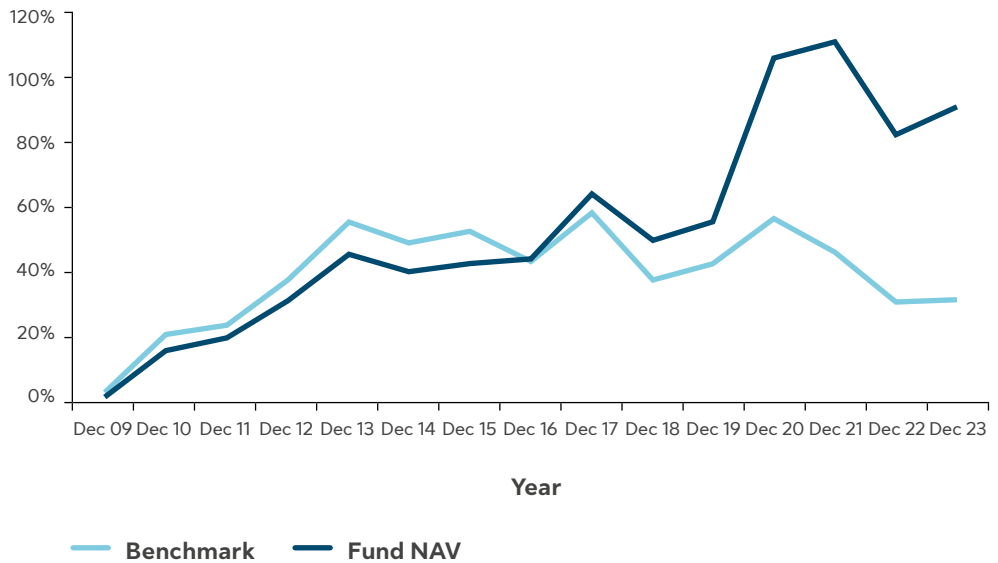
What is the Fund’s Performance for the period and since inception to 31 December 2023?

	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	31 Dec 2020 (%)	31 Dec 2019 (%)	Since Inception (%)
Performance (NAV)	4.9	-13.8	2.4	33.3	4.1	91.4
Benchmark (FBM Emas Shariah Index)	0.5	-10.8	-6.8	10.1	3.9	30.5

The fund registered a return of 4.9% compared to its benchmark of 0.5% for the period under review.

Return

SLMIE Fund Performance Since Inception



Sun Life Malaysia Islamic Equity Fund (“SLMIE”)

(Continued)

Analysis Of Changes In Net Asset Value (“NAV”)

	31 Dec 2023	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
NAV (RM'000)	44,660	43,190	49,830	37,050	20,011
NAV / Unit (RM)	1.9143	1.8249	2.1179	2.0681	1.5520
No. of Units ('000)	23,329	23,667	23,528	17,915	12,894
Highest NAV / Unit for the year (RM)	1.9160	2.1328	2.2324	2.0688	1.5878
Lowest NAV / Unit for the year (RM)	1.8138	1.7136	1.9776	1.2394	1.4788
Annual Return	4.9%	-13.8%	2.4%	33.3%	4.1%
Total Annual Return Breakdown					
a. Capital Growth	4.9%	-13.8%	2.4%	33.3%	4.1%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	4.9%	-13.8%	2.4%	33.3%	4.1%
b. Three years period	-2.2%	7.3%	13.3%	9.5%	3.1%
c. Five years period	6.2%	3.4%	9.0%	8.7%	2.5%
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 Aiiman Growth Fund (Target Fund)	44,654	43,025	50,471	37,673	19,927
Cash and others	5	166	(641)	(623)	84

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
AHAM Aiiman Growth Fund (Target Fund)	38,127,085	45,185,304	44,654,442	100.0%
Cash and others	-	-	5,402	-0.0%
	38,127,085	45,185,304	44,659,844	100%

Sun Life Malaysia Islamic World Equity Fund (“SLMIWE”)

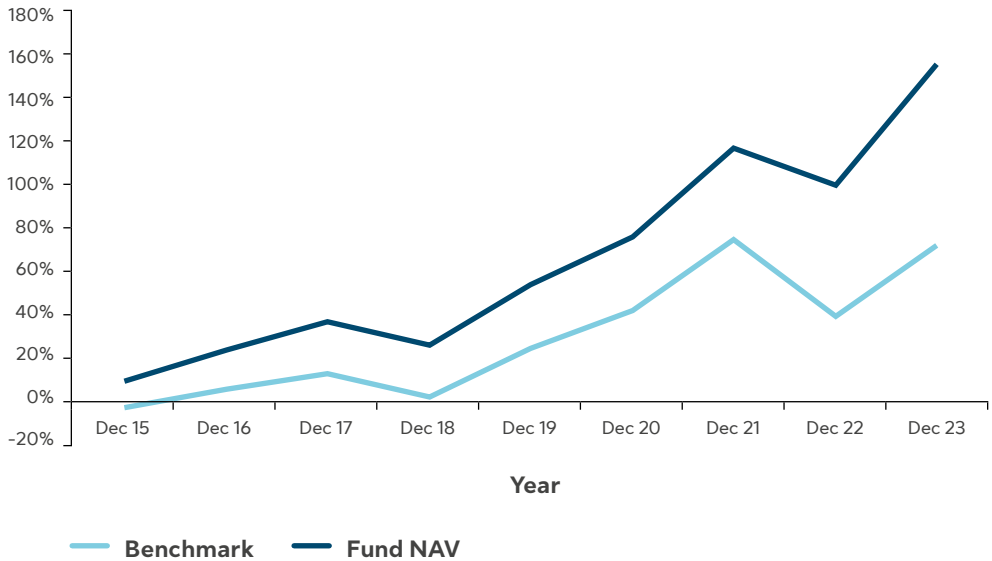
What is the Fund’s Performance for the period and since inception to 31 December 2023?

	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	31 Dec 2020 (%)	31 Dec 2019 (%)	Since Inception (%)
Performance (NAV)	23.5	-20.3	22.9	14.0	22.1	72.3
Benchmark (MSCI ACWI Islamic (Shariah) Index)	27.8	-7.8	23.3	9.8	21.9	155.3

The fund registered a return of 23.5% as compared to its benchmark of 27.8% for the period under review.

Return

SLMIWE Fund Performance Since Inception



Sun Life Malaysia Islamic World Equity Fund (“SLMIWE”)

(Continued)

Analysis Of Changes In Net Asset Value (“NAV”)

	31 Dec 2023	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
NAV (RM'000)	144,531	125,572	105,067	40,193	7,947
NAV / Unit (RM)	1.7225	1.3944	1.7486	1.4226	1.2482
No. of Units ('000)	83,907	90,054	60,086	28,254	6,366
Highest NAV / Unit for the year (RM)	1.7398	1.7470	1.7812	1.4292	1.2641
Lowest NAV / Unit for the year (RM)	1.3890	1.2999	1.3789	0.9671	1.0137
Annual Return	23.5%	-20.3%	22.9%	14.0%	22.1%
Total Annual Return Breakdown					
a. Capital Growth	23.5%	-20.3%	22.9%	14.0%	22.1%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	23.5%	-20.3%	22.9%	14.0%	22.1%
b. Three years period	8.7%	5.6%	19.7%	8.9%	6.5%
c. Five years period	12.5%	5.9%	11.2%	8.4%	5.1%
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)					
abrdn Islamic World Equity Fund (Target Fund)	145,759	124,839	106,337	40,570	7,985
Cash and others	(1,229)	733	(1,270)	(376)	(38)

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
abrdn Islamic World Equity Fund (Target Fund)	232,693,017	125,927,484	145,758,906	100.8%
Cash and others	-	-	(1,228,310)	-0.8%
	232,693,017	125,927,484	144,530,596	100%

Sun Life Malaysia Islamic Asia Pacific Equity Fund ("SLMIAPE")

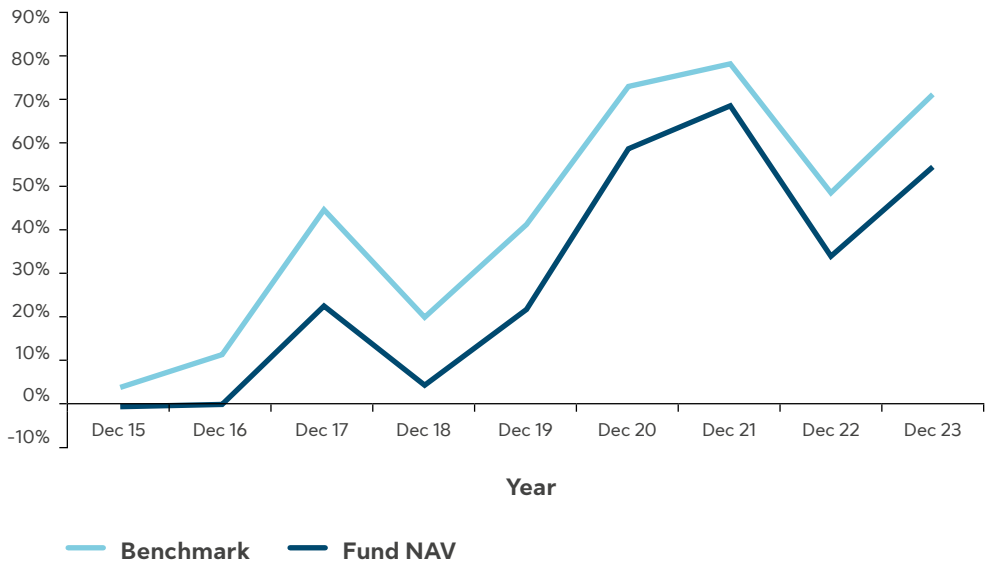
What is the Fund's Performance for the period and since inception to 31 December 2023?

	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	31 Dec 2020 (%)	31 Dec 2019 (%)	Since Inception (%)
Performance (NAV)	15.3	-20.5	6.3	30.1	16.7	54.7
Benchmark (MSCI AC Asia ex Japan Islamic Index)	15.1	-16.5	3.0	22.3	17.6	71.4

The fund registered a return of 15.3% as compared to its benchmark of 15.1% for the period under review.

Return

SLMIAPE Fund Performance Since Inception



Sun Life Malaysia Islamic Asia Pacific Equity Fund ("SLMIAPE")

(Continued)

Analysis Of Changes In Net Asset Value ("NAV")

	31 Dec 2023	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
NAV (RM'000)	347,190	304,842	326,496	112,841	33,857
NAV / Unit (RM)	1.5467	1.3416	1.6879	1.5882	1.2211
No. of Units ('000)	224,474	227,228	193,431	71,051	27,726
Highest NAV / Unit for the year (RM)	1.5541	1.7067	1.7773	1.5882	1.2340
Lowest NAV / Unit for the year (RM)	1.3416	1.3215	1.5882	1.0097	1.0221
Annual Return	15.3%	-20.5%	6.3%	30.1%	16.7%
Total Annual Return Breakdown					
a. Capital Growth	15.3%	-20.5%	6.3%	30.1%	16.7%
b. Income Distribution			-	-	-
Average Annual Return					
a. One year period	15.3%	-20.5%	6.3%	30.1%	16.7%
b. Three years period	0.4%	5.3%	17.7%	10.7%	8.2%
c. Five years period	9.6%	3.5%	12.2%	11.0%	4.9%
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)	347,090	300,459	328,090	114,021	33,803
Cash and others	100	4,384	(1,594)	(1,180)	54

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
Principal Islamic Asia Pacific Dynamic Equity Fund (Target Fund)	545,481,634	355,577,536	347,089,964	100%
Cash and others	-	-	99,951	-0.0%
	545,481,634	355,577,536	347,189,915	100%

Sun Life Malaysia Aiman Select Income Fund (“SLMASI”)

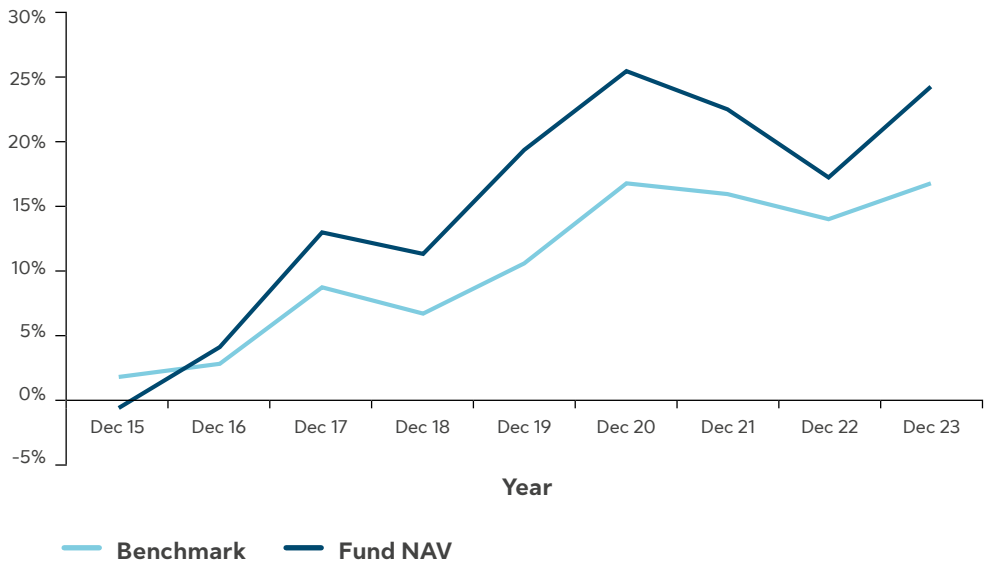
What is the Fund’s Performance for the period and since inception to 31 December 2023?

	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	31 Dec 2020 (%)	31 Dec 2019 (%)	Since Inception (%)
Performance (NAV)	5.9	-4.2	-2.4	5.1	7.1	24.2
Benchmark (70% 12-month MBB GIA+30% FTSE Bursa Malaysia EMAS Shariah Index performance (FBMSHA)	2.3	-1.6	-0.7	5.1	3.7	16.8

The fund registered a return of 5.9% as compared to its benchmark of 2.3% for the period under review.

Return

SLMASI Fund Performance Since Inception



Sun Life Malaysia Aiiaman Select Income Fund (“SLMASI”)

(Continued)

Analysis Of Changes In Net Asset Value (“NAV”)

	31 Dec 2023	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
NAV (RM'000)	19,215	18,762	17,396	14,959	9,050
NAV / Unit (RM)	1.2424	1.1727	1.2245	1.2541	1.1935
No. of Units ('000)	15,467	15,999	14,207	11,928	7,583
Highest NAV / Unit for the year (RM)	1.2438	1.2306	1.2997	1.2590	1.1976
Lowest NAV / Unit for the year (RM)	1.1722	1.1311	1.2245	1.1233	1.1113
Annual Return	5.9%	-4.2%	-2.4%	5.1%	7.1%
Total Annual Return Breakdown					
a. Capital Growth	5.9%	-4.2%	-2.4%	5.1%	7.1%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	5.9%	-4.2%	-2.4%	5.1%	7.1%
b. Three years period	-0.2%	-0.5%	3.3%	3.6%	4.7%
c. Five years period	2.3%	0.8%	3.3%	4.8%	3.7%
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)	19,123	18,604	17,323	14,932	9,010
Cash and others	92	158	72	27	40

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
AHAM Aiiaman Select Income Fund (Target Fund)	40,575,774	20,027,484	19,123,362	99.5%
Cash and others	-	-	91,995	0.5%
	40,575,774	20,027,484	19,215,357	100%

Sun Life Malaysia Islamic Strategic Aggressive Fund ("SLMISA")

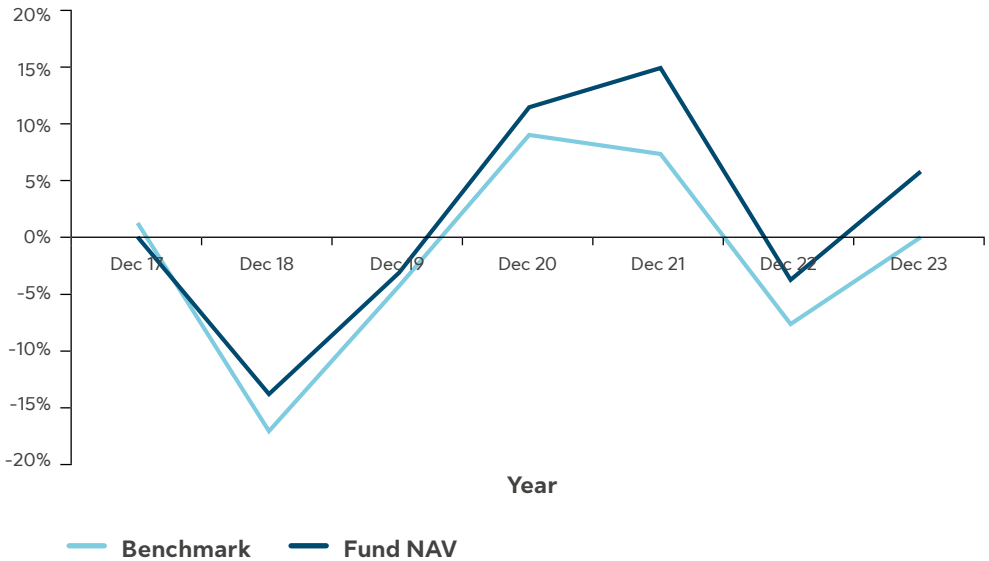
What is the Fund's Performance for the period and since inception to 31 December 2023?

	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	31 Dec 2020 (%)	31 Dec 2019 (%)	Since Inception (%)
Performance (NAV)	10.0	-16.3	3.2	15.1	12.4	5.8
Benchmark (50% MSCI AC Asia ex Japan Islamic Index + 50% FTSE EMAS)	8.3	-13.9	-1.6	16.2	10.8	0.02

The fund registered a return of 10.0% as compared to its benchmark of 8.3% for the period under review.

Return

SLMISA Fund Performance Since Inception



Sun Life Malaysia Islamic Strategic Aggressive Fund ("SLMISA")

(Continued)

Analysis Of Changes In Net Asset Value ("NAV")

	31 Dec 2023	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
NAV (RM'000)	12,768	9,639	8,574	5,417	1,958
NAV / Unit (RM)	1.0578	0.9618	1.1492	1.1141	0.9680
No. of Units ('000)	12,071	10,022	7,461	4,862	2,023
Highest NAV / Unit for the year (RM)	1.0612	1.1507	1.2024	1.1157	0.9745
Lowest NAV / Unit for the year (RM)	0.9531	0.9259	1.1050	0.7777	0.8496
Annual Return	10.0%	-16.3%	3.2%	15.1%	12.4%
Total Annual Return Breakdown					
a. Capital Growth	10.0%	-16.3%	3.2%	15.1%	12.4%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	10.0%	-16.3%	3.2%	15.1%	12.4%
b. Three years period	-1.1%	0.6%	10.2%	4.5%	-
c. Five years period	4.9%	0.1%	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)					
Principal Islamic Aggressive Wholesale Fund of Funds (Target Fund)	12,798	9,570	8,591	5,365	1,948
Cash and others	(30)	68	(16)	52	10

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
Principal Islamic Aggressive Wholesale Fund of Funds (Target Fund)	12,065,402	12,362,822	12,797,772	100.2%
Cash and others	-	-	(29,869)	-0.2%
	12,065,402	12,362,822	12,767,901	100%

Sun Life Malaysia Islamic Strategic Balanced Fund ("SLMISB")

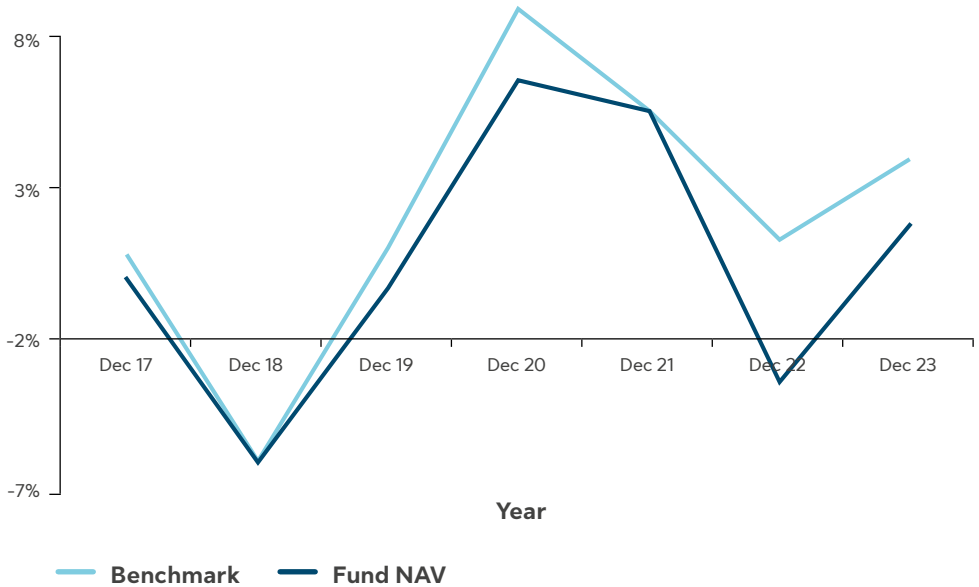
What is the Fund's Performance for the period and since inception to 31 December 2023?

	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	31 Dec 2020 (%)	31 Dec 2019 (%)	Since Inception (%)
Performance (NAV)	5.3	-8.5	-1.0	6.9	6.2	1.8
Benchmark (30% Quantshop GII Medium Index + 20% CIMB FRIA-i + 50% FTSE EMAS)	2.7	-4.1	-3.1	7.7	4.6	4.0

The fund registered a return of 5.3% as compared to its benchmark of 2.7% for the period under review.

Return

SLMISB Fund Performance Since Inception



Sun Life Malaysia Islamic Strategic Balanced Fund ("SLMISB")

(Continued)

Analysis Of Changes In Net Asset Value ("NAV")

	31 Dec 2023	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
NAV (RM'000)	7,382	4,377	2,589	1,284	374
NAV / Unit (RM)	1.0177	0.9664	1.0557	1.0659	0.9973
No. of Units ('000)	7,254	4,529	2,452	1,204	375
Highest NAV / Unit for the year (RM)	1.0195	1.0549	1.1041	1.0679	1.0013
Lowest NAV / Unit for the year (RM)	0.9603	0.9318	1.0310	0.8910	0.9347
Annual Return	5.3%	-8.5%	-1.0%	6.9%	6.2%
Total Annual Return Breakdown					
a. Capital Growth	5.3%	-8.5%	-1.0%	6.9%	6.2%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	5.3%	-8.5%	-1.0%	6.9%	6.2%
b. Three years period	-1.4%	-0.8%	4.0%	2.3%	-
c. Five years period	1.8%	-0.5%	1.2%	-	-
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 Balanced Wholesale Fund of Funds (Target Fund)	7,347	4,348	2,583	1,249	363
Cash and others	35	29	6	35	11

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
Principal Islamic Balanced Wholesale Fund of Funds (Target Fund)	7,079,578	7,224,939	7,347,186	99.5%
Cash and others	-	-	35,275	0.5%
	7,079,578	7,224,939	7,382,461	100%

Sun Life Malaysia Islamic Strategic Conservative Fund ("SLMISC")

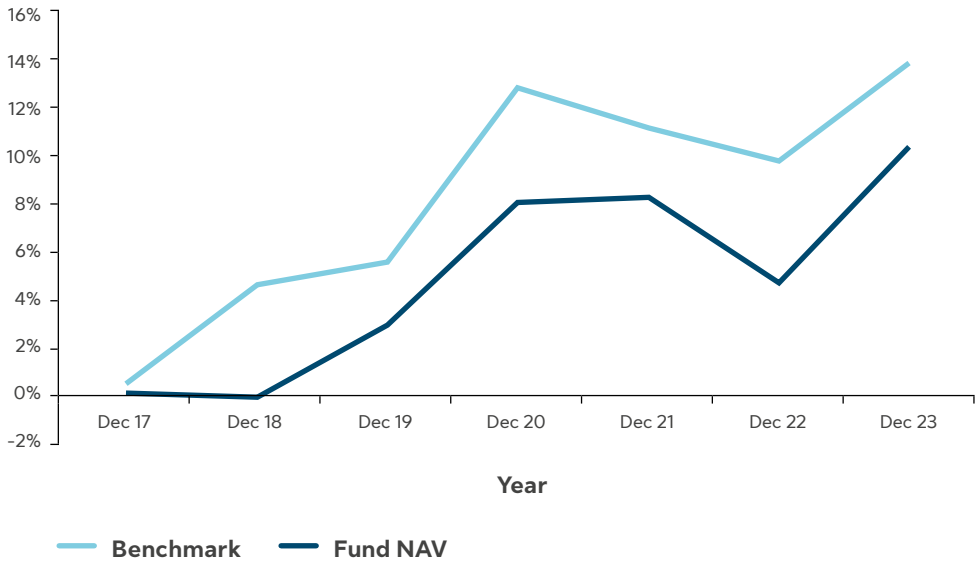
What is the Fund's Performance for the period and since inception to 31 December 2023?

	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	31 Dec 2020 (%)	31 Dec 2019 (%)	Since Inception (%)
Performance (NAV)	5.5	-3.4	0.3	5.0	3.1	10.3
Benchmark (50% Quantshop GII Medium Index+25% CIMB FRIA-i+25% FTSE EMAS)	3.8	-1.3	-1.5	6.8	5.1	13.8

The fund registered a return of 5.5% as compared to its benchmark of 3.8% for the period under review.

Return

SLMISC Fund Performance Since Inception



Sun Life Malaysia Islamic Strategic Conservative Fund ("SLMISC")

(Continued)

Analysis Of Changes In Net Asset Value ("NAV")

	31 Dec 2023	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
NAV (RM'000)	1,026	517	245	92	26
NAV / Unit (RM)	1.1032	1.0461	1.0824	1.0797	1.0285
No. of Units ('000)	930	495	227	85	25
Highest NAV / Unit for the year (RM)	1.1039	1.0824	1.0991	1.0800	1.0298
Lowest NAV / Unit for the year (RM)	1.0464	1.0220	1.0690	0.9891	0.9966
Annual Return	5.5%	-3.4%	0.3%	5.0%	3.1%
Total Annual Return Breakdown					
a. Capital Growth	5.5%	-3.4%	0.3%	5.0%	3.1%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	5.5%	-3.4%	0.3%	5.0%	3.1%
b. Three years period	0.8%	0.6%	2.8%	2.6%	-
c. Five years period	2.1%	1.0%	1.6%	-	-
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 Conservative Wholesale Fund of Funds (Target Fund)	1,011	515	240	78	21
Cash and others	15	3	5	14	5

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
Principal Islamic Conservative Wholesale Fund of Funds (Target Fund)	897,894	975,544	1,011,118	98.5%
Cash and others	-	-	15,218	1.5%
	897,894	975,544	1,026,336	100%

Sun Life Malaysia Islamic Deposit Fund (“SLMID”)

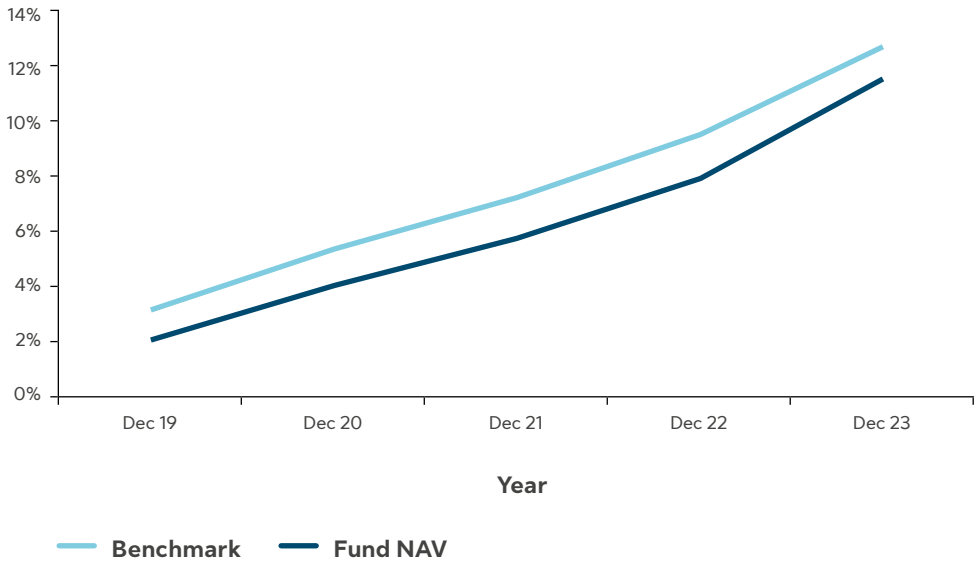
What is the Fund’s Performance for the period and since inception to 31 December 2023?

	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	31 Dec 2020 (%)	31 Dec 2019 (%)	Since Inception (%)
Performance (NAV)	3.3	2.1	1.6	2.0	2.0	11.5
Benchmark (Islamic Interbank Overnight Rate)	3.0	2.2	1.7	2.2	3.1	12.7

The fund registered a return of 3.3% as compared to its benchmark of 3.0% for the period under review.

Return

SLMID Fund Performance Since Inception



Sun Life Malaysia Islamic Deposit Fund (“SLMID”)

(Continued)

Analysis Of Changes In Net Asset Value (“NAV”)

	31 Dec 2023	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
NAV (RM'000)	1,011	338	340	229	35
NAV / Unit (RM)	1.1146	1.0787	1.0569	1.0401	1.0199
No. of Units ('000)	907	314	321	220	34
Highest NAV / Unit for the year (RM)	1.1146	1.0787	1.0569	1.0401	1.0199
Lowest NAV / Unit for the year (RM)	1.0790	1.0572	1.0390	1.0180	0.9993
Annual Return	3.3%	2.1%	1.6%	2.0%	2.0%
Total Annual Return Breakdown					
a. Capital Growth	3.3%	2.1%	1.6%	2.0%	2.0%
b. Income Distribution	-	-	-	-	-
Average Annual Return					
a. One year period	3.3%	2.1%	1.6%	2.0%	2.0%
b. Three years period	2.3%	1.9%	1.9%	-	-
c. Five years period	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)	942	339	337	339	27
Cash and others	69	(0.9)	3	34	8

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
Principal Islamic Deposit - Class AI Fund (Target Fund)	888,578	920,222	941,537	93.1%
Cash and others	-	-	69,461	6.9%
	888,578	920,222	1,010,998	100%

Sun Life Malaysia Islamic Global Balanced Fund ("SLMIGB")

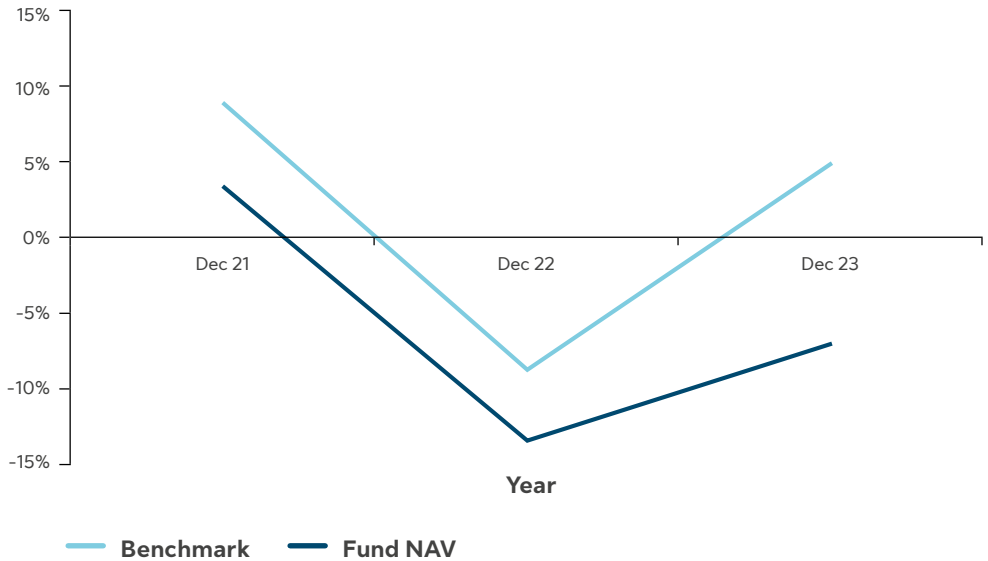
What is the Fund's Performance for the period and since inception to 31 December 2023?

	31 Dec 2023 (%)	31 Dec 2022 (%)	31 Dec 2021 (%)	Since Inception (%)
Performance (NAV)	7.5	-16.3	3.4	-7.0
Benchmark (50% S&P Global BMI Shariah Index + 50% Dow Jones Sukuk Index)	15.1	-16.3	8.9	4.9

The fund registered a return of 7.5% as compared to its benchmark of 15.1% for the period under review.

Return

SLMIGB Fund Performance Since Inception



Sun Life Malaysia Islamic Global Balanced Fund ("SLMIGB")

(Continued)

Analysis Of Changes In Net Asset Value ("NAV")

	31 Dec 2023	31 Dec 2022	31 Dec 2021
NAV (RM'000)	13,352	10,383	6,289
NAV / Unit (RM)	0.9302	0.8655	1.0343
No. of Units ('000)	14,353	11,998	6,081
Highest NAV / Unit for the year (RM)	0.9311	1.0352	1.0361
Lowest NAV / Unit for the year (RM)	0.8546	0.8169	0.9886
Annual Return	7.5%	-16.3%	3.4%
Total Annual Return Breakdown			
a. Capital Growth	7.5%	-16.3%	3.4%
b. Income Distribution	-	-	-
Average Annual Return			
a. One year period	7.5%	-16.3%	3.4%
b. Three years period	-1.8%	-	-
c. Five years period	-	-	-
Charges			
a. Fund management fee	-	-	-
b. Audit fee (RM'000)	-	-	-
c. Taxation	8.0%	8.0%	8.0%
Category and composition of the fund (RM'000)			
United-i Global Balanced Fund -MYR hedge Class (Target Fund)	13,000	10,269	6,291
Cash and others	351	114	(2)

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
United-i Global Balanced Fund -MYR hedge Class (Target Fund)	27,748,973	13,165,716	13,000,394	97.4%
Cash and others	-	-	351,244	2.6%
	27,748,973	13,165,716	13,351,638	100%

Sun Life Malaysia Islamic Global Sustainable Fund ("SLMIGS")

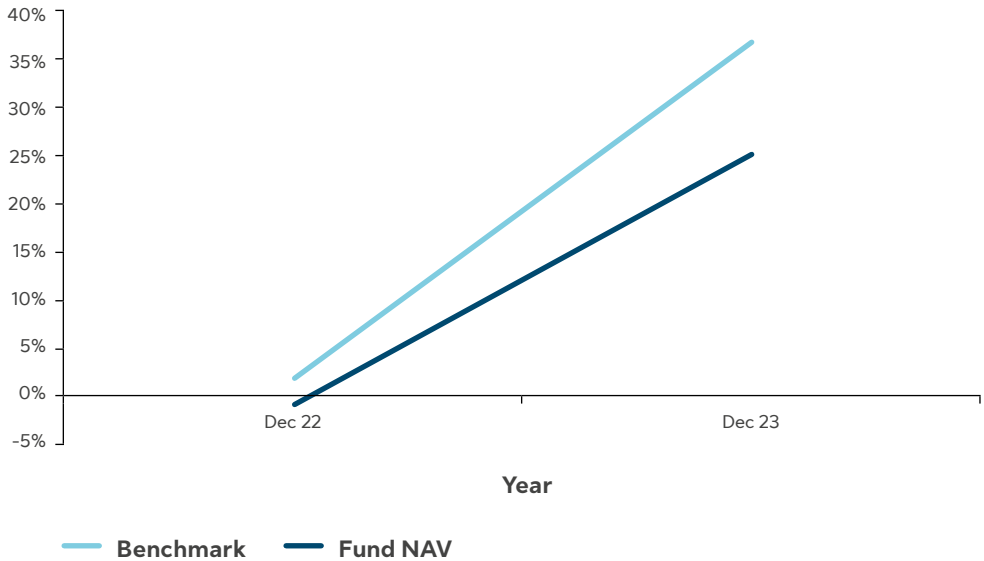
What is the Fund's Performance for the period and since inception to 31 December 2023?

	31 Dec 2023 (%)	31 Dec 2022 (%)	Since Inception (%)
Performance (NAV)	26.8	-1.5	24.9
Benchmark (Dow Jones Islamic Market Developed Markets Index)	34.9	1.3	36.7

The fund registered a return of 26.8% as compared to its benchmark of 34.9% for the period under review.

Return

SLMIGS Fund Performance Since Inception



Sun Life Malaysia Islamic Global Sustainable Fund ("SLMIGS")

(Continued)

Analysis Of Changes In Net Asset Value ("NAV")

	31 Dec 2023	31 Dec 2022
NAV (RM'000)	2,775	229
NAV / Unit (RM)	1.2489	0.9849
No. of Units ('000)	2,222	232
Highest NAV / Unit for the year (RM)	1.2557	1.1120
Lowest NAV / Unit for the year (RM)	0.9802	0.9547
Annual Return	26.80%	-1.5%
Total Annual Return Breakdown		
a. Capital Growth	26.8%	-1.5%
b. Income Distribution	-	-
Average Annual Return		
a. One year period	26.8%	-1.5%
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)		
Nomura Global Shariah Sustainable Equity MYR Class A Fund (Target Fund)	2,418	225
Cash and others	357	4

ASSET ALLOCATION (RM)	Total Holdings	Cost	Market Value	% of NAV
Nomura Global Shariah Sustainable Equity MYR Class A Fund (Target Fund)	1,841,315	2,170,653	2,417,647	87.1%
Cash and others	-	-	356,864	12.9%
	1,841,315	2,170,653	2,774,511	100%

Statement by Manager

I, Chew Chin Lim, 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 50 to 64 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 Strategic Aggressive Fund (“SLMISA”), Sun Life Malaysia Islamic Strategic Balanced Fund (“SLMISB”), Sun Life Malaysia Islamic Strategic Conservative Fund (“SLMISC”), Sun Life Malaysia Islamic Deposit Fund (“SLMID”), Sun Life Malaysia Islamic Global Balanced Fund (“SLMIGB”) and Sun Life Malaysia Islamic Global Sustainable Fund (“SLMIGS”) as at 31 December 2023 have been properly drawn up in accordance with the accounting policies prescribed in Note 3 to the financial information and the Guidelines on Investment-Linked Insurance / Takaful Business issued by Bank Negara Malaysia.

On behalf of the Manager,

Chew Chin Lim

Chief Financial Officer

Kuala Lumpur
19 March 2024

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

REPORT ON THE AUDIT OF THE FINANCIAL INFORMATION

Our Opinion

In our opinion, the accompanying financial information of the Funds for the financial year ended 31 December 2023 are prepared, in all material respects, in accordance with the accounting policies set out in Note 3 to the financial information and the Guidelines on Investment-Linked Insurance / Takaful Business issued by Bank Negara Malaysia.

What we have audited

We have audited the financial information of the Funds, which comprise the statements of assets and liabilities as at 31 December 2023, and the statements of income and expenditure and statements of changes in net asset value for the financial year then ended, and notes to the financial information, including a summary of significant accounting policies, as set out on pages 50 to 64.

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

information" section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of matter – basis of preparation and restriction on distribution and use

We draw attention to Note 3 to the financial information, which describes the basis of preparation. The financial information is prepared to assist the Funds to meet the requirements of the Guidelines on Investment-Linked Insurance / Takaful Business issued by Bank Negara Malaysia. As a result, the financial information may not be suitable for another purpose. Our report is intended solely for the unitholders of the Funds as a body and should not be distributed to or used by parties other than the unitholders of the Funds. 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 Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including

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

(Continued)

International Independence Standards) ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.

Responsibilities of the Directors of the Manager for the financial information

The Directors of Sun Life Malaysia Takaful Berhad ("the Manager") are responsible for the preparation of the financial information in accordance with the accounting policies set out in Note 3 to the financial information and the Guidelines on Investment-Linked Insurance / Takaful Business issued by Bank Negara Malaysia, and for such internal control as the Directors determines is necessary to enable the preparation of financial information that are free from material misstatement, whether due to fraud or error.

In preparing the financial information, the Directors are 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 Directors either intends to liquidate the Funds or to cease operations, or has no realistic alternative but to do so.

The Directors of the Manager is responsible for overseeing the Funds' financial reporting process.

Auditors' responsibilities for the audit of the financial information

Our objectives are to obtain reasonable assurance about whether the financial information 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 information.

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

- (a) Identify and assess the risks of material misstatement of the financial information, whether due to fraud or error, design and perform audit

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

(Continued)

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.

- (b) Obtain an understanding of internal control relevant to audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.
- (c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Directors of the Manager.
- (d) Conclude on the appropriateness of the Directors' 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 information 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 Directors of 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.

OTHER MATTERS

This report is made solely to the unitholders of the Funds, as a body, and for no other purpose. We do not assume responsibility to any other person for the content of this report.

PRICEWATERHOUSECOOPERS PLT
LLP0014401-LCA & AF 1146
Chartered Accountants

Kuala Lumpur
19 March 2024

Statement of Assets and Liabilities as at 31 December 2023

2023

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM	SLMISA Fund RM	SLMISB Fund RM	SLMISC Fund RM	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM
Investments:											
Unit Trust	29,865,868	44,654,442	145,758,906	347,089,963	19,123,362	12,797,771	7,347,187	1,011,118	941,537	13,000,394	2,417,647
Cash and deposits	1,073	1,015	915	3,795	571	592	1,132	1,327	236	385	2,311
Deferred tax assets	-	42,469	-	679,006	72,330	-	-	-	-	13,226	-
Current tax assets	219	11,354	-	272,290	14,199	375	-	-	-	4,867	-
Receivables	54,241	7,250	594,406	569,486	11,310	7,303	43,922	16,736	71,902	332,766	376,309
TOTAL ASSETS	29,921,401	44,716,530	146,354,227	348,614,540	19,221,772	12,806,041	7,392,241	1,029,181	1,013,675	13,351,638	2,796,267
Deferred tax liabilities	15,972	-	1,586,514	-	-	34,796	9,780	2,846	1,705	-	19,760
Current tax liabilities	-	-	119,509	-	-	-	-	-	57	-	1,996
Payables	62,446	56,687	117,608	1,424,625	6,415	3,344	-	-	915	-	-
TOTAL LIABILITIES	78,418	56,687	1,823,631	1,424,625	6,415	38,140	9,780	2,846	2,677	-	21,756
NET ASSET VALUE ATTRIBUTABLE TO CERTIFICATE HOLDERS	29,842,983	44,659,843	144,530,596	347,189,915	19,215,357	12,767,901	7,382,461	1,026,335	1,010,998	13,351,638	2,774,511

Statement of Assets and Liabilities

as at 31 December 2023

(Continued)

2023

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM	SLMISA Fund RM	SLMISB Fund RM	SLMISC Fund RM	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM
REPRESENTED BY:											
Certificate holders' capital	26,089,754	35,009,574	121,715,010	344,770,213	18,197,254	12,357,978	7,270,273	993,609	982,658	13,584,309	2,524,320
Undistributed income / (loss) carried forward	3,753,230	9,650,269	22,815,586	2,419,702	1,018,103	409,923	112,188	32,727	28,340	(232,671)	250,191
Certificate holders' liabilities	29,842,984	44,659,843	144,530,596	347,189,915	19,215,357	12,767,901	7,382,461	1,026,336	1,010,998	13,351,638	2,774,511
Units in circulation	18,616,071	23,329,387	83,907,472	224,473,838	15,466,707	12,070,727	7,253,869	930,359	907,051	14,353,041	2,221,645
Net asset value per unit	1.6031	1.9143	1.7225	1.5467	1.2424	1.0578	1.0177	1.1032	1.1146	0.9302	1.2489

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

Statement of Assets and Liabilities

as at 31 December 2022

2022

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM	SLMISA Fund RM	SLMISB Fund RM	SLMISC Fund RM	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM
Investments:											
Unit Trust	24,821,315	43,024,732	124,838,394	300,458,758	18,604,306	9,570,435	4,347,523	514,832	339,138	10,269,432	225,165
Cash and deposits	3,713	343	1,809	1,555	1,087	604	1,108	2,313	278	4,148	2,725
Deferred tax assets	70,826	187,954	738,857	4,648,870	146,086	58,371	16,705	301	-	91,755	179
Current tax assets	9,359	11,661	9,113	160,732	15,490	-	24	-	-	18,245	-
Receivables	4,431	10	128,459	351,276	46,931	10,746	11,617	30	10	50,345	882
TOTAL ASSETS	24,909,644	43,224,699	125,716,632	305,621,191	18,813,900	9,640,156	4,376,977	517,476	339,426	10,433,925	228,951
Deferred tax liabilities	-	-	-	-	-	-	-	-	535	-	-
Current tax liabilities	-	-	-	-	-	12	-	-	42	-	-
Payables	3,492	34,382	145,061	778,791	51,480	1,213	-	-	613	50,605	-
TOTAL LIABILITIES	3,492	34,382	145,061	778,791	51,480	1,225	-	-	1,190	50,605	-
NET ASSET VALUE ATTRIBUTABLE TO CERTIFICATE HOLDERS	24,906,152	43,190,317	125,571,571	304,842,400	18,762,420	9,638,929	4,376,977	517,476	338,236	10,383,320	228,951

Statement of Assets and Liabilities

as at 31 December 2022

(Continued)

2022

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM	SLMISA Fund RM	SLMISB Fund RM	SLMISC Fund RM	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM
REPRESENTED BY:											
Certificate holders' capital	22,858,435	35,635,581	130,872,109	347,995,784	18,823,439	10,296,119	4,569,368	520,936	324,013	11,463,103	231,011
Undistributed income / (loss) carried forward	2,047,717	7,554,736	(5,300,538)	(43,153,384)	(61,019)	(657,190)	(192,391)	(3,460)	14,223	(1,079,783)	(2,061)
Certificate holders' liabilities	24,906,152	43,190,317	125,571,571	304,842,400	18,762,420	9,638,929	4,376,977	517,476	338,236	10,383,320	228,951
Units in circulation	16,554,675	23,666,684	90,054,232	227,227,797	15,999,489	10,022,020	4,529,266	494,664	313,563	11,997,578	232,470
Net asset value per unit	1.5045	1.8249	1.3944	1.3416	1.1727	0.9618	0.9664	1.0461	1.0787	0.8655	0.9849

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

Statement of Income and Expenditure for the Financial Year Ended 31 December 2023

2023

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM	SLMISA Fund RM	SLMISB Fund RM	SLMISC Fund RM	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM
Net investment income:											
Profit income from fixed deposits/ money market	1	1	3	4	4	-	-	-	-	2	2
Dividend income	709,852	553,039	-	3,050,983	394,227	-	-	-	7	-	-
Income on disposal of investments	-	-	1,493,864	-	-	-	-	-	715	-	24,950
Unrealised income on investments	1,084,979	1,818,557	29,067,137	49,623,299	921,950	1,164,590	331,063	39,334	14,623	981,611	249,234
Other income	219	11,355	-	272,290	14,200	375	-	-	-	4,867	1
TOTAL INCOME	1,795,051	2,382,952	30,561,004	52,946,576	1,330,381	1,164,965	331,063	39,334	15,345	986,480	274,187
Less:											
Management fee	-	-	-	-	-	-	-	-	-	-	-
Loss on disposal on investments	2,741	141,934	-	3,403,625	177,503	4,684	-	-	-	60,838	-
Other outgo	86,798	145,485	2,325,371	3,969,864	73,756	93,167	26,485	3,147	1,170	78,529	19,939
TOTAL OUTGO	89,539	287,419	2,325,371	7,373,489	251,259	97,851	26,485	3,147	1,170	139,367	19,939

Statement of Income and Expenditure for the Financial Year Ended 31 December 2023

(Continued)

2023

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM	SLMISA Fund RM	SLMISB Fund RM	SLMISC Fund RM	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM
EXCESS OF INCOME OVER OUTGO BEFORE TAXATION	1,705,512	2,095,533	28,235,633	45,573,086	1,079,122	1,067,113	304,578	36,188	14,175	847,112	254,248
TAXATION	-	-	119,509	-	-	-	-	-	58	-	1,996
EXCESS OF INCOME OVER OUTGO AFTER TAXATION	1,705,512	2,095,533	28,116,124	45,573,086	1,079,122	1,067,113	304,578	36,188	14,117	847,112	252,252
UNDISTRIBUTED INCOME BROUGHT FORWARD	2,047,717	7,554,736	(5,300,538)	(43,153,384)	(61,019)	(657,190)	(192,391)	(3,460)	14,223	(1,079,783)	(2,061)
UNDISTRIBUTED INCOME CARRIED FORWARD	3,753,229	9,650,269	22,815,586	2,419,702	1,018,103	409,923	112,187	32,728	28,340	(232,671)	250,191

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

Statement of Income and Expenditure for the Financial Year Ended 31 December 2022

2022

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM	SLMISA Fund RM	SLMISB Fund RM	SLMISC Fund RM	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM
Net investment income:											
Profit income from fixed deposits/ money market	4	1	5	2	2	-	-	-	1	3	-
Dividend income	73,021	1,478,559	-	4,671,292	120,523	-	-	-	485	184,666	-
Income on disposal of investments	-	-	-	-	-	153	-	-	520	-	-
Unrealised income on investments	240,196	-	-	-	-	-	-	-	6,715	-	-
Other income	9,359	730,553	1,876,334	6,513,041	73,142	132,782	20,766	654	-	122,100	180
TOTAL INCOME	322,580	2,209,113	1,876,339	11,184,335	193,667	132,935	20,766	654	7,721	306,769	180
Less:											
Management fee	-	-	-	-	-	-	-	-	-	-	-
Loss on disposal on investments	116,992	145,758	113,919	2,009,153	193,627	-	304	-	-	228,062	-
Other outgo	19,216	8,986,156	23,340,261	79,403,860	720,655	1,659,770	259,273	8,180	537	1,298,191	2,240
TOTAL OUTGO	136,208	9,131,914	23,454,180	81,413,013	914,282	1,659,770	259,577	8,180	537	1,526,253	2,240

Statement of Income and Expenditure for the Financial Year Ended 31 December 2022

(Continued)

2022

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM	SLMISA Fund RM	SLMISB Fund RM	SLMISC Fund RM	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM
EXCESS OF INCOME OVER OUTGO BEFORE TAXATION	186,372	(6,922,802)	(21,577,841)	(70,228,679)	(720,615)	(1,526,835)	(238,811)	(7,526)	7,184	(1,219,484)	(2,061)
TAXATION	-	-	-	-	-	13	-	-	42	-	-
EXCESS OF INCOME OVER OUTGO AFTER TAXATION	186,372	(6,922,802)	(21,577,841)	(70,228,679)	(720,615)	(1,526,848)	(238,811)	(7,526)	7,142	(1,219,484)	(2,061)
UNDISTRIBUTED INCOME BROUGHT FORWARD	1,861,345	14,477,536	16,277,303	27,075,295	659,596	869,658	46,420	4,066	7,081	139,701	-
UNDISTRIBUTED INCOME CARRIED FORWARD	2,047,717	7,554,736	(5,300,538)	(43,153,384)	(61,019)	(657,190)	(192,391)	(3,460)	14,223	(1,079,783)	(2,061)

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 2023

2023

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM	SLMISA Fund RM	SLMISB Fund RM	SLMISC Fund RM	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM
Net asset value at beginning of the financial year	24,906,152	43,190,317	125,571,571	304,842,400	18,762,420	9,638,929	4,376,977	517,476	338,236	10,383,320	228,951
Excess of income over outgo after taxation for the financial year:											
Unrealised income / (loss)	1,084,979	1,818,557	29,067,137	49,623,299	921,950	1,164,590	331,063	39,334	14,623	981,611	249,234
Net realised income / (loss) after taxation	620,533	276,975	(951,014)	(4,050,213)	157,172	(97,477)	(26,485)	(3,147)	(505)	(134,499)	3,018
	1,705,512	2,095,532	28,116,123	45,573,086	1,079,122	1,067,113	304,578	36,188	14,117	847,112	252,252
Movement due to units created and cancelled during the financial year:											
Net creation of units	9,659,370	11,776,280	39,503,238	79,932,951	5,968,088	5,957,985	4,977,510	823,033	831,085	4,930,634	2,898,487
Net cancelled of units	(6,428,050)	(12,402,286)	(48,660,336)	(83,158,522)	(6,594,273)	(3,896,126)	(2,276,604)	(350,361)	(172,440)	(2,809,428)	(605,179)
	3,231,320	(626,006)	(9,157,098)	(3,225,571)	(626,185)	2,061,859	2,700,906	472,672	658,645	2,121,206	2,293,308
Net asset value at end of the financial year	29,842,984	44,659,843	144,530,596	347,189,915	19,215,357	12,767,901	7,382,461	1,026,336	1,010,998	13,351,638	2,774,511

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 2022

2022

	SLMIB Fund RM	SLMIE Fund RM	SLMIWE Fund RM	SLMIAPE Fund RM	SLMASI Fund RM	SLMISA Fund RM	SLMISB Fund RM	SLMISC Fund RM	SLMID Fund RM	SLMIGB Fund RM	SLMIGS Fund RM
Net asset value at beginning of the financial year	22,346,952	49,829,662	105,067,023	326,496,444	17,395,833	8,574,433	2,588,788	245,391	339,576	6,289,343	-
Excess of income over outgo after taxation for the financial year:											
Unrealised income / (loss)	240,196	(8,986,156)	(23,340,261)	(79,403,860)	(720,656)	(1,659,771)	(259,273)	(8,180)	6,715	(1,298,191)	(2,241)
Net realised income / (loss) after taxation	(53,824)	2,063,354	1,762,420	9,175,181	41	132,923	20,462	654	427	78,707	180
	186,372	(6,922,802)	(21,577,841)	(70,228,679)	(720,615)	(1,526,848)	(238,811)	(7,526)	7,142	(1,219,484)	(2,061)
Movement due to units created and cancelled during the financial year:											
Net creation of units	8,089,931	14,832,404	71,115,307	138,352,650	8,149,979	6,299,167	3,425,357	455,947	215,949	8,417,602	243,314
Net cancelled of units	(5,717,103)	(14,548,947)	(29,032,919)	(89,778,015)	(6,062,776)	(3,707,823)	(1,398,355)	(176,336)	(224,431)	(3,104,140)	(12,303)
	2,372,828	283,457	42,082,388	48,574,635	2,087,202	2,591,344	2,027,000	279,611	(8,482)	5,313,462	231,011
Net asset value at end of the financial year	24,906,152	43,190,317	125,571,571	304,842,400	18,762,420	9,638,929	4,376,977	517,476	338,236	10,383,320	228,951

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

Notes to the Financial Information for the Financial Year Ended 31 December 2023

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 Aiiiman Select Income Fund (“SLMASI”), Sun Life Malaysia Islamic Strategic Aggressive Fund (“SLMISA”), Sun Life Malaysia Islamic Strategic Balanced Fund (“SLMISB”), Sun Life Malaysia Islamic Strategic Conservative Fund (“SLMISC”), Sun Life Malaysia Islamic Deposit Fund (“SLMID”) Sun Life Malaysia Islamic Global Balanced Fund (“SLMIGB”) and Sun Life Malaysia Islamic Global Sustainable Fund (“SLMIGS”).

The principal activities of the Funds are to invest in authorised investments. SLMIGS and SLMIGB were launched on 1 June 2022 and 19 April 2021 respectively, SLMID was launched on 18 January 2019, SLMISA, SLMISB and SLMISC were launched on 1 December 2017, 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 significant accounting policies. The financial information have been prepared in accordance with the accounting policies described in Note 3 to the financial information and the Guidelines on Investment-Linked Insurance / Takaful Business issued by Bank Negara Malaysia (“BNM”) in all material aspects.

Notes to the Financial Information for the Financial Year Ended 31 December 2023

(Continued)

2. Basis Of Preparation (Continued)

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 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 Significant Accounting Policies

The following accounting policies 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 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.

Notes to the Financial Information for the Financial Year Ended 31 December 2023

(Continued)

3. Summary Of Significant Accounting Policies (Continued)

(a) Investments (Continued)

(ii) Fair value of financial assets

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 of the tax income arising from recognition of deferred tax.

Notes to the Financial Information for the Financial Year Ended 31 December 2023

(Continued)

3. Summary Of Significant Accounting Policies (Continued)

(f) Other outgo

Other outgo comprises of fund's charges that are recognised when incurred.

(g) Income recognition

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

Notes to the Financial Information for the Financial Year Ended 31 December 2023

(Continued)

3. Summary Of Significant Accounting Policies (Continued)

(i) Management fee

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

4. Investments

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

2023

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** dan anda boleh menyemak harga unit bulanan dalam surat khabar New Straits Times dan Berita Harian.

Sun Life Malaysia Takaful Berhad

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Dana Sun Life Malaysia Islamic
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Dana Sun Life Malaysia Islamic
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Dana Sun Life Malaysia Islamic
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Nota-nota kepada Maklumat
Kewangan

“Teras matlamat perniagaan kami adalah **membantu Pelanggan mencapai jaminan kewangan sepanjang hayat dan menjalani kehidupan yang lebih sihat.** Nilai utama kami menjadi asas kepada setiap tindakan kami, sebagai panduan bagi setiap keputusan yang kami lakukan sambil kami berusaha untuk mengekalkan reputasi kami sebagai rakan kongsi takaful yang dipercayai.”

Jeffry Azmi Mohd Shah

**Ketua Pegawai Eksekutif
Sun Life Malaysia Takaful Berhad**



Perutusan Ketua Pegawai Eksekutif

Pelanggan Yang Dihargai,

2023 merupakan tahun yang membanggakan apabila kami meraikan ulang tahun ke-10 kami, menandakan dedikasi selama satu dekad untuk memperkasakan rakyat Malaysia demi mencapai jaminan kewangan jangka panjang.

Di bawah sepanduk kempen ulang tahun **'10 Years Brighter'**, kami menegaskan kembali komitmen kami untuk memacu pertumbuhan yang berterusan, keterangkuman dan inovasi produk untuk menyokong aspirasi kewangan Pelanggan kami menjadi realiti. Menjamin masa depan kewangan mereka dan yang tersayang, memberikan ketenangan fikiran dan asas kewangan yang kukuh untuk tahun-tahun mendatang menjadi fokus utama kami.

Kami berbesar hati untuk membentangkan kepada anda **Laporan Prestasi Dana Berkaitan-Pelaburan Takaful** bagi tahun 2023. Di dalam laporan ini, kami menghuraikan pencapaian perniagaan strategik, ulasan pasaran dan impak kemasyarakatan yang dilakukan pada tahun berkenaan.

ULASAN PASARAN

Kita kembali dengan lebih teguh dan bersemangat pada 2023, mencatatkan pulangan yang kukuh ke atas prestasi dana ILP kami, merekodkan pulangan 42.3% bagi dana Teknologi, pulangan purata 22.0%

bagi dana-dana Strategi Global kami manakala dana Amalan Alam Sekitar, Sosial dan Tadbir Urus (ESG) mencatatkan pulangan 18.2%. Tahun ini bermula penuh optimis dengan jangkaan bahawa pembukaan semula China secara mengejut akan membuka jalan ke arah pemulihan yang kukuh di rantau Asia Pasifik di mana kebanyakan dana-dana Prestasi Berkaitan-Pelaburan kami dilaburkan. Sungguhpun krisis perbankan di Amerika Syarikat (A.S) yang muncul pada suku pertama menyaksikan pasaran mengalami kegoyahan, langkah kawal selia yang pantas berjaya mengelakkan krisis kewangan global utama dan kesan limpahan daripada berlaku.

Kebanyakan dasar kadar faedah global juga kekal menyokong pasaran. Di A.S, keputusan yang diambil oleh Federal Reserve (Fed) pada bulan Jun untuk mengekalkan kadar pada 5.0% hingga 5.25% selepas kenaikan kadar selama lebih satu tahun menyaksikan pasaran merangsang sentimen pelabur dan mengukuhkan kebanyakan pasaran. Seiring dengan kedudukan defensif bank-bank utama global, Bank Negara Malaysia (BNM) menaikkan kadar hanya sekali sahaja, menokok Kadar Dasar Semalaman (OPR) sebanyak 25bps kepada 3.00% daripada 2.75% apabila kadar kembali ke paras pra-pandemik.

Selain itu, ketaktentuan pasaran kekal agak terkawal walaupun berdepan ketegangan geopolitik global. Walau bagaimanapun, kebimbangan masih

Perutusan Ketua Pegawai Eksekutif

(Sambungan)

dirasai tentang pertumbuhan ekonomi China yang lembap, diburukkan lagi oleh krisis hartanah, yang secara tidak langsung menyukarkan pemulihan beberapa dana Asia Pasifik. Sementara itu, kebimbangan mengenai kemelesetan di A.S semakin berkurangan, membolehkan pasaran maju mengalami pengukuhan pada dua bulan terakhir apabila terdapat petanda dari Fed A.S yang menyarankan kemungkinan akan berlaku pemotongan kadar faedah lebih awal.

SOROTAN UTAMA PERNIAGAAN UNTUK 2023

#10YearsBrighter

2023 adalah tahun yang penting kerana kami telah melancarkan sambutan ulang tahun ke-10 selama setahun, yang merangkumi roadshow, promosi produk, ganjaran bulanan ulang tahun, peraduan dan acara pengaktifan jenama, semuanya di bawah tema '10 Years Brighter'. Tema ini merangkumkan dedikasi kami untuk mencipta masa depan yang lebih cerah untuk lebih 1.2 juta Pelanggan sepanjang satu dekad yang lalu.

Memelihara Warisan

Sepanjang dekad yang lalu, kami telah menjadikannya keutamaan kami untuk melindungi perkara yang paling bermakna buat Pelanggan kami. Melalui penyelesaian perlindungan yang inovatif yang telah memenangi anugerah, syarikat kami telah memainkan peranan yang penting dalam membantu individu untuk

menjamin warisan kewangan mereka, sama ada untuk orang tersayang atau kelangsungan perniagaan. Perancangan warisan membawa pelbagai maksud, dan produk kami mencerminkan komitmen kami untuk menyokong objektif kewangan ini melalui penyelesaian yang diperibadikan bagi memenuhi keperluan individu dengan lancar. Sebagai contoh, kami melancarkan Sun Save Invest-i, pelan berkaitan pelaburan, pada tahun 2023 untuk membantu Pelanggan membina dan mengekalkan warisan kewangan mereka.

Brighter You

Impak kami ke atas masyarakat melangkaui operasi teras kami. Kami telah mempergiatkan usaha kami pada tahun 2023 di bawah usaha Tanggungjawab Sosial Korporat (CSR) 'Brighter You' untuk menyantuni 14,533 orang dan menyumbang lebih RM621,000 melalui pelbagai aktiviti merentasi pelbagai komuniti.

Inisiatif santunan utama kami merangkumi:

a) Penjagaan dan Pencegahan Diabetes

- Kami berganding bahu sekali lagi dengan penyedia perkhidmatan kesihatan terkemuka - Walnut Wellness, Roche Malaysia, Health Lane Family Pharmacy Sdn Bhd dan AM PM Pharmacy Sdn Bhd, untuk menyediakan saringan glukosa darah percuma yang berlangsung di 180 cawangan Health Lane Family Pharmacy dan

Perutusan Ketua Pegawai Eksekutif

(Sambungan)

47 cawangan AM PM Pharmacy di seluruh negara. Sejak dilancarkan pada 2019, program ini telah memberi impak positif kepada lebih 24,000 rakyat Malaysia.

- Mengedarkan 5,000 kit ujian sendiri kepada orang awam, berfungsi untuk memberi kesedaran tentang cabaran kesihatan yang mungkin dihadapi oleh mereka seandainya tidak mengubah tabiat pemakanan dan gaya hidup mereka.
- Menganjurkan rangkaian bual bicara kesihatan, yang memberi manfaat kepada 150 ahli komuniti B40, bertujuan untuk menggalakkan perubahan gaya hidup sihat yang mampu mencegah diabetes.

b) Tindakan Alam Sekitar dan Iklim

Di Sun Life, komitmen kami untuk mengekalkan kelestarian telah menghidupkan matlamat kami. Tonggak utama tumpuan kelestarian kami adalah untuk membina komuniti dan alam sekitar yang lebih sihat dan lestari. Di bawah Program **#PlantTreePlantHope**, kakitangan kami telah menanam sejumlah 1000 pokok bakau di Hutan Simpan Kapar Tambahan yang terletak di Kapar, Selangor. Matlamat kempen adalah untuk memulihara persekitaran alam dan mengurangkan kesan perubahan iklim di samping menyokong Program

Hijaukan Malaysia yang dijalankan oleh Kerajaan Malaysia.

c) Kesejahteraan Komuniti

Selain daripada kesihatan kewangan, matlamat perniagaan Sun Life juga turut mencakupi bantuan agar orang ramai dapat menjalani kehidupan yang lebih sihat melalui sokongan yang membolehkan mereka memperbaiki kesihatan fizikal dan mental, serta kesejahteraan yang menyeluruh. Pada 2023, aktiviti kami yang membawa impak ketara termasuk:

- Melancarkan Program Brighter Wellness selama 6-bulan yang membantu rakyat Malaysia agar lebih sihat secara fizikal dan mental serta bersedia dari segi kewangan melalui rangkaian aktiviti yang melibatkan komuniti.
- Kolaborasi bersama Active Healthy Kids Global Alliance (AHKGA) dan Universiti Kebangsaan Malaysia (UKM), untuk melancarkan 'Malaysia 2022 Physical Activity Report Card for Children and Adolescents'. Laporan ini memberi pendedahan mengenai keadaan aktiviti fizikal dan kesejateraan keseluruhan di kalangan kanak-kanak dan remaja di Malaysia. Ia turut merangkumi pandangan dan strategi untuk mempromosikan tabiah gaya hidup sihat di kalangan rakyat Malaysia.

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- Menangani isu kelaparan dan memperbaiki nutrisi di kalangan komuniti berpendapatan rendah melalui kerjasama dengan Food Aid Malaysia untuk menyediakan pek makan tengahari yang berkhasiat, memberi manfaat kepada 504 keluarga B40.
- Kolaborasi dengan artis-artis berbakat besar dari United Voice, Persatuan Advokasi Diri Orang Bermasalah Pembelajaran, untuk mendapatkan lukisan untuk dihadiahkan kepada Penasihat Sun Life yang berprestasi tinggi. Kerjasama ini bertujuan untuk memperkasakan individu dengan masalah pembelajaran dengan menyediakan peluang kepada mereka untuk mempamerkan bakat seni mereka.
- Bekerjasama dengan HOPE worldwide Malaysia, sebuah organisasi bukan berasaskan keuntungan yang mewakili kelompok miskin bandar, melancarkan bengkel dengan yang menasaskan kesejahteraan fizikal dan mental belia yang kurang bernasib baik. Bengkel ini mendidik skil dan pengetahuan penting kepada mereka, memperkasakan individu muda agar dapat menjalani kehidupan yang lebih sihat.

Anugerah dan Pengiktirafan

2023 adalah tahun pengiktirafan, membuktikan dedikasi kami yang tidak berbelah bahagi. Kami berbesar hati menerima pengiktirafan dari anugerah industri atas komitmen kami terhadap inovasi, pengalaman Pelanggan yang luar biasa dan ini menekankan impak positif yang kami berikan kepada Pelanggan, pekerja dan komuniti kami.

- Corporate Excellence for Financial Services Industry di Asia Pacific Enterprise Awards 2023
- Best Loyalty Strategy for Finance and Insurance (Bronze) di Loyalty & Engagement Awards 2023
- Overall Excellence in Community Diabetes Prevention di Sustainability & CSR Malaysia Awards 2023
- Bronze Award for Banking, Investment, and Insurance di Putra Aria Brand Awards 2023
- Diiktiraf sebagai syarikat 'Great Place to Work' untuk 2023 oleh Great Place To Work Institute Inc
- Best Critical Illness Plan for Families (Prime Family Critical Care-i) di Parents' Choice Awards 2023

FOKUS KEPADA LITERASI INSURANS PADA 2024

Melangkah ke tahun 2024, kami akan memastikan keterlibatan pengguna secara aktif dan meningkatkan kesedaran mereka tentang celik insurans melalui Kempen **InsureLit** kami yang akan dijalankan selama setahun, bertujuan untuk

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memperkasakan rakyat Malaysia bagi membuat keputusan yang lebih baik dan lebih bijak demi masa depan kewangan yang wajar.

Pengguna boleh menjangkakan pelbagai inisiatif pendidikan yang bakal dilaksanakan, termasuk kesedaran media digital dan sosial, jerayawara, tajaan program kewangan, program santunan sekolah dan lain-lain, kesemuanya bertujuan untuk melengkapkan rakyat Malaysia dengan pengetahuan insurans dan takaful yang penting serta menyemai tingkah laku kewangan yang positif. Nantikannya di platform media sosial Sun Life Malaysia Facebook | Instagram | Youtube.

Teras matlamat perniagaan kami adalah membantu Pelanggan mencapai jaminan kewangan sepanjang hayat dan menjalani kehidupan yang lebih sihat. Nilai utama kami menjadi asas kepada setiap tindakan kami, sebagai panduan bagi setiap keputusan yang kami lakukan sambil kami berusaha untuk mengekalkan reputasi kami sebagai rakan kongsi insurans yang dipercayai. Walaupun terdapat potensi akan berlaku peningkatan dalam ketaktentuan di pasaran kewangan, kami tetap bertekad untuk terus meningkatkan ekosistem semasa dan penawaran produk kami untuk memenuhi jangkakan pelanggan yang sentiasa berkembang, meletakkan mereka sebagai keutamaan dalam setiap tindakan yang kami ambil.

Akhir kata, saya ingin merakamkan ucapan terima kasih kepada para pemegang saham kami, Lembaga Pengarah, Pasukan Pengurusan, kakitangan, Pelanggan dan semua pihak berkepentingan yang lain di atas sokongan mereka yang menjadi tonggak kejayaan Sun Life Malaysia Takaful pada tahun 2023. Kami berharap dapat terus memberikan pengalaman Pelanggan yang terbaik dan cemerlang, memacu inovasi, dan memupuk Malaysia menjadi saling berhubung dan lebih lestari.

Semoga kehidupan anda lebih cerah bersama kami!

Jeffry Azmi Mohd Shah
Ketua Pegawai Eksekutif
Sun Life Malaysia Takaful Berhad

Ulasan Pasaran dan Unjuran 2024

Bon

Pasaran kewangan global pada tahun 2023 dikejutkan dengan ekonomi berdaya tahan A.S berjaya mengelakkan kemelesetan; manakala pemulihan pasca-Covid di China gagal menepati jangkaan awal. Sungguhpun berdepan inflasi yang tinggi dan kenaikan kadar Federal Reserve (Fed) yang agresif sebanyak 1% dari 4.25%-4.50% kepada 5.25% - 5.50% yang tertinggi dalam tempoh 23-tahun, ekonomi A.S berkembang sebanyak 3.3% pada 4Q2023 dan 2.5% tahunan di mana pasaran buruh yang ketat menyokong perbelanjaan pengguna. Di mesyuarat dasar terakhir tahunan, Pengerusi Fed, Jerome Powell memberi bayangan pertumbuhan ekonomi berlandaskan inflasi yang menurun dari 6% pada Januari 2023 kepada 3.4% pada Disember 2023 hasil pengurangan harga tenaga dan penambahbaikan rantaian bekalan.

Sebaliknya, keyakinan pengguna di China dilembabkan dengan kejatuhan sektor hartanah yang berterusan di mana pemaju utama menghadapi kesukaran untuk memenuhi obligasi hutang mereka. People's Bank of China (PBoC) telah mengumumkan pelbagai dasar untuk menyokong sektor hartanah yang berhadapan dengan masalah, termasuk pemotongan kadar pinjaman tempoh sederhana kepada 2.5% dan nisbah keperluan rizab sebanyak 50bps serta menyokong pengukuhan prasarana

melalui terbitan bon kerajaan bernilai CNY1 trilion. Dalam negara, ekonomi Malaysia berkembang 3.7% pada 2023, tersasar daripada unjuran rasmi 4% yang dibuat oleh Kementerian Kewangan di mana kelemahan eksport yang berlanjutan di atasi oleh perbelanjaan tempatan yang berdaya tahan, ditunjang oleh asas pasaran buruh yang cergas. Kadar inflasi tahunan juga agak rendah pada 2.5% pada 2023 berbanding 3.3% pada 2022 manakala Bank Negara Malaysia (BNM) menaikkan penanda aras kadar dasar semalaman (OPR) sekali sahaja kepada 3.00% pada tahun 2023.

Pasaran tidak menentu sepanjang 2023, dengan krisis perbankan dan krisis siling hutang A.S pada Mac dan bulan Mei, dan juga kebimbangan mengenai lebih bekalan oleh Perbendaharaan A.S (UST) pada bulan Oktober. Dalam negara pula, sungguhpun BNM mengambil langkah untuk menaikkan OPR sebanyak 25bps pada bulan Mei, pasaran bon tempatan kekal teguh dan berdaya tahan sepanjang separuh pertama tahun, disokong oleh permintaan dan penawaran yang dinamik. Menjelang 2 bulan terakhir 2023, pasaran bon tempatan mengalami lonjakan bersandarkan jangkaan pelabur bahawa kadar kenaikan kadar Fed telah mencapai kemuncak kitaran.

Melangkah ke tahun 2024, prospek pengurangan kadar di pasaran maju seharusnya memberi manfaat kepada portfolio bon global, manakala sebarang ketidaktentuan di dalam pasaran pula

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mungkin berpanjangan mengambil kira masa dan kuantum pemotongan Kadar Dana Perbendaharaan A.S masih boleh dipertikaikan dan bergantung kepada data terkini. Berlatarkan jangkaan bahawa OPR akan kekal pada 3.00%, pasaran bon tempatan dijangka akan menerima sokongan yang kukuh hasil pertumbuhan dan unjuran inflasi yang sederhana pada 2024, serta profil penawaran bon kerajaan yang rendah disumbangkan oleh penggabungan fiskal, dan juga pengekaln permintaan daripada pelbagai institusi pelaburan tempatan.

Ekuiti

Pasaran global berhadapan kesukaran pada 2023, dipengaruhi oleh pelbagai faktor dari ketidaktentuan petunjuk ekonomi hinggalah ketegangan geopolitik. Ia bermula dengan baik dipimpin oleh sentimen pelabur yang positif berikutan pembukaan semula ekonomi China dan tindak balas proaktif oleh Federal Reserve untuk mengawal inflasi dengan menaikkan kadar faedah. Walaupun terdapat kebimbangan dari potensi krisis perbankan di A.S dan Eropah, tindakan responsif oleh pihak berkuasa yang mengawal selia berjaya mencegah dari limpahan negatif ke sektor lain. Walaupun masih terdapat ketidakpastian mengenai keputusan kadar faedah oleh Federal Reserve, cabaran semakin besar dengan adanya kebimbangan yang ketara mengenai pemulihan ekonomi China dan

ketegangan yang semakin memuncak di antara A.S dan China yang menyaksikan pasaran baharu semakin ketinggalan. Keputusan Fed pada bulan Jun untuk mengekalkan kadar pada 5.0% hingga 5.25% selepas kenaikan kadar selama lebih satu tahun menyaksikan pasaran memberi reaksi positif dan membantu pengukuhan kebanyakan pasaran.

Walaupun pasaran membangun mengalami penambahbaikan didorong oleh jangkaan jeda kenaikan kadar Fed A.S, ekuiti dan bon mencatatkan penurunan pada suku ketiga selepas kenaikan yang cergas pada separuh pertama 2023. Cabaran muncul semula pada Oktober, dimulai oleh penurunan dalam pasaran ekuiti global bersandarkan kebimbangan tentang kadar faedah A.S serta ketegangan geopolitik di Timur Tengah. Namun begitu, pasaran ekuiti memperoleh momentum pada suku terakhir 2023 apabila Federal Reserve A.S memberi bayangan mengenai kemungkinan berlakunya pemotongan kadar faedah lebih awal yang membantu menggalakkan keinginan pelabur. Meskipun kebanyakan pasaran Asia mencatatkan prestasi positif, pasaran China masih berdepan rintangan yang berpunca daripada masalah di sektor hartanah dan pertumbuhan ekonomi yang lebih lemah.

Manakala dalam negara pula, pasaran tahun 2023 terbahagi kepada dua bahagian dengan separuh pertama yang agak sederhana dan lembap. Tekanan

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jualan yang kuat daripada kedua-dua pelabur tempatan dan asing berikutan bajet 2023 yang hambar dan ketidakpastian politik telah menyebabkan prestasi kurang memberangsangkan bagi tempoh berkenaan di dorong oleh risiko keyakinan pelabur. Sentimen pasaran tempatan pula sederhana apabila pelabur mengambil sikap berhati-hati semasa berdepan dengan pengetatan monetari yang agresif di peringkat global di sertai oleh kelemahan berterusan nilai Ringgit dan ketegangan geopolitik yang berlanjutan.

Walau bagaimanapun, situasi berubah separuh kedua 2023 apabila pasaran kembali meraih momentum berikutan pelancaran pelan tindakan makro seperti Rangka Kerja Ekonomi MADANI, Pelan Hala Tuju Peralihan Tenaga Nasional (NETR) dan Pelan Induk Perindustrian Nasional (NIMP) 2030 yang menyediakan dasar hala tuju lebih jelas untuk mengemudi ekonomi ke hadapan dengan memberi tumpuan kepada bidang pertumbuhan sektor baharu. Sentimen bertambah baik selepas keadaan politik kembali teratur berikutan tamatnya 6 pilihan raya negeri yang menyaksikan pasaran tempatan kekal teguh sepanjang suku terakhir dan mengatasi prestasi rakan-rakan utama ASEAN seperti Filipina, Singapura dan Thailand tatkala data ekonomi yang positif, komitmen kerajaan ke arah penyatuan fiskal dan permulaan projek pemangkin penting telah merangsang pemacuan

pertumbuhan baharu yang menarik minat pelabur dan menghidupkan semula pasaran.

Pelabur asing menyumbang kepada aliran perlaburan masuk bersih ekuiti yang bersaiz besar sebanyak RM1.8 bilion pada dua bulan terakhir 2023 sekaligus mengurangkan jualan bersih asing tahunan penuh kepada RM2.3 bilion. Walaupun aliran asing yang kukuh telah membantu indeks mencatatkan kenaikan tiga bulan berturut-turut, penanda aras Indeks Komposit Kuala Lumpur (FBMKLCI) FTSE Bursa Malaysia (FBMKLCI) masih mengakhiri tahun dengan penurunan -2.7% walaupun indeks menyaksikan lantunan cemerlang daripada kejatuhannya pada awal tahun.

Melangkah ke tahun 2024, ekonomi global dijangka kekal pada trajektori pertumbuhan yang baik dengan laporan IMF pada Januari 2024 mengunjurkan pertumbuhan global sebanyak 3.1% untuk 2024, lebih tinggi berbanding ramalan awal 2.9% pada Oktober 2023 berikutan daya tahan ekonomi A.S yang lebih baik-daripada jangkaan serta sokongan fiskal di China. Ketegangan geopolitik yang berterusan di Timur Tengah termasuk gangguan pergerakan perkapalan global yang melintasi Laut Merah mengakibatkan harga komoditi melonjak, penanda inflasi global dijangka jatuh pada 2024 seiring dengan kejatuhan inflasi di kebanyakan rantau utama.

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Bank-bank pusat utama telah mula membayangkan bahawa pemotongan kadar faedah mungkin akan berlaku pada 2024 manakala data ekonomi A.S yang positif mengukuhkan lagi jangkaan pasaran bahawa Fed telah menamatkan kitaran kenaikan kadarnya seawal 3Q24. Dengan jangkaan bahawa kesukaran yang dialami oleh ekonomi A.S akan menyusut, ketahanan risiko pasaran kian pulih, hubungan geopolitik global yang rapuh dengan perang Rusia-Ukraine yang berterusan, ketegangan di Timur Tengah, hubungan A.S-China serta pilihan raya utama sepanjang 2024 menyebabkan pelabur sentiasa berwaspada.

Dalam negara, BNM menjangka ekonomi Malaysia akan berkembang sebanyak 4.0%-5.0% pada 2024, disokong oleh perkembangan berterusan permintaan dalam negara dan pemulihan dalam permintaan luar berlatar belakangkan data pekerjaan yang lebih baik, kemajuan projek berbilang tahun, peningkatan dalam kitaran teknologi global dan kenaikan berterusan ketibaan pelancong pada 2024 yang dijangka akan melepasi paras pra-Covid hasil sokongan kemasukan tanpa VISA 1 tahun untuk pelawat dari India dan China serta kelemahan Ringgit menjadikan pelancongan di Malaysia memberi lebih nilai bagi wang pelancong sekaligus membantu merangsang pertumbuhan dalam sektor berkaitan pelancongan.

2024 akan menjadi tahun yang penting dari segi pelaksanaan serta ujian

terhadap keazaman kerajaan Perpaduan untuk melaksanakan pembaharuan institusi yang diperjuangkan. Setelah mengumumkan hala tuju dasar ekonomi baharu untuk negara pada 2023, tumpuan penuh akan diberikan kepada kerajaan Perpaduan untuk melancarkan dan melaksanakan pelbagai inisiatif. Sekiranya inisiatif tersebut berjaya dilaksanakan atau berkembang dengan baik, pasaran tempatan akan menerima ganjaran melalui aliran masuk yang kukuh hasil daripada peningkatan keyakinan terhadap kerajaan Perpaduan dan dasar-dasar mereka. Dari segi pendapatan, pandangan konsensus menjangkakan pertumbuhan kecil pada tahun 2024 tetapi ujian penting adalah apabila model subsidi dilancarkan pada pertengahan tahun dengan pasaran berminat untuk mengetahui impak dan kesannya terhadap inflasi, sentimen pengguna dan pendapatan korporat.

Berlatarbelakangkan situasi di atas, kami positif dengan pasaran bon dan pada masa yang sama berwaspada dengan pasaran equiti. Berlandaskan penanda aras pelaburan FBMKLCI yang di dagangkan rendah juga pegangan asing yang rendah sebarang risiko kelemahan akan dihadkan dan sebarang pergerakan ekstrem dalam pasaran mungkin merpersembahkan peluang pelaburan selagi mana asas jangka masa panjang Malaysia kekal kukuh.

Objektif / Dasar Dana

Sukuk, instrumen pasaran kewangan 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

Tempoh 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 Aiiiman Growth Fund (dahulunya dikenali sebagai Affin Hwang Aiiiman Growth Fund)-MYR ("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 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") (dahulunya dikenali sebagai Aberdeen Standard Islamic World Equity Fund) 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 Nilai Aset Bersih (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 agensi penarafan antarabangsa yang lain.

Objektif / Dasar Dana

(Sambungan)

Sukuk dan Instrumen pasaran wang patuh Shariah

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

Ekuiti patuh Shariah

Maksimum 40% dari NAB

Tunai dan deposit patuh Shariah di institusi kewangan

Baki NAB dana

Profil aset

Aset campuran Global patuh Shariah

Profil risiko pelabur

Sederhana

Tempoh pelaburan

5-10 tahun

Dana Sun Life Malaysia Aiiiman Select Income ("SLMASI")

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

Dana sasaran akan melabur di dalam pelbagai portfolio Sukuk, instrumen pasaran kewangan patuh Shariah, ekuiti patuh Shariah dan deposit patuh Shariah 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)

Skim Pelaburan Kolektif yang melabur di dalam Ekuiti patuh Shariah

Maksimum 100% dari Nilai Aset Bersih (NAB)

Aset cair patuh Shariah

Maksimum 5% dari NAB

Profil aset

Ekuiti Asia Pasifik (kecuali Jepun) patuh Shariah

Profil risiko pelabur

Tinggi

Tempoh pelaburan

Jangka panjang

Dana Sun Life Malaysia Islamic Strategic Aggressive (“SLMISA”)

Dana ini disalurkan ke dalam Principal Islamic Aggressive Wholesale Fund-of-Funds (“dana sasaran”) dengan objektif untuk mencapai pertumbuhan modal melalui pelaburan dalam portfolio skim pelaburan kolektif patuh Shariah yang majoritinya dilaburkan di dalam ekuiti patuh Shariah.

Untuk mencapai objektifnya, Dana akan melabur sehingga 100% dari Nilai Aset Bersih (NAB) ke dalam sekurang-kurangnya tiga (3) skim pelaburan kolektif Islam yang dilaburkan secara utama dalam ekuiti patuh Shariah. Bagi mengekalkan kecairan dana sasaran juga boleh melaburkan sehingga 5% dari NAB dalam aset cair seperti instrumen pasaran kewangan dan / atau deposit patuh Shariah.

Objektif / Dasar Dana

(Sambungan)

Skim Pelaburan Kolektif yang melabur di dalam Ekuiti patuh Shariah

Minimum 40%, maksimum 60% dari Nilai Aset Bersih (NAB)

Skim pelaburan kolektif patuh Shariah yang melabur dalam Sukuk

Minimum 40%, maksimum 60% dari NAB

Aset cair patuh Shariah

Maximum 5% dari NAB

Profil aset

Aset campuran Asia Pasifik (kecuali Jepun) patuh Shariah

Profil risiko pelabur

Sederhana

Tempoh pelaburan

Jangka panjang

Dana Sun Life Malaysia Islamic Strategic Balanced (“SLMISB”)

Dana ini disalurkan ke Principal Islamic Balanced Wholesale Fund-of-Funds (“dana sasaran”) dengan objektif untuk mencapai pertumbuhan modal yang sederhana melalui pelaburan dalam portfolio skim pelaburan kolektif patuh Shariah yang melabur dalam ekuiti patuh Shariah dan / atau Sukuk.

Dana menyasarkan untuk melabur dalam sekurang-kurangnya tiga (3) skim pelaburan kolektif patuh Shariah yang melabur secara utama dalam ekuiti patuh Shariah dan / atau Sukuk. Sejalan dengan objektifnya, dasar dan strategi pelaburan dana sasaran adalah untuk mengekalkan portfolio seimbang di antara skim pelaburan kolektif patuh Shariah yang melabur secara utama dalam ekuiti patuh Shariah dan Sukuk.

Sebagai dana seimbang, dana sasaran akan melabur di antara 40% hingga 60% dari Nilai Aset Bersih (NAB) ke dalam skim pelaburan kolektif patuh Shariah yang melabur secara utama dalam ekuiti patuh Shariah serta di antara 40% hingga 60% dari NAB dalam skim pelaburan kolektif patuh Shariah yang melabur secara utama dalam Sukuk. Skim pelaburan kolektif patuh Shariah dengan pelaburan khusus di dalam Sukuk akan menyediakan kestabilan modal kepada dana sasaran manakala skim pelaburan kolektif patuh Shariah dengan pelaburan khusus dalam ekuiti pula akan menyediakan pulangan tambahan ketika pasaran meningkat naik. Bagi mengekalkan kecairan dana sasaran juga boleh melaburkan sehingga 5% dari NAB dalam aset cair seperti instrumen pasaran kewangan dan / atau deposit patuh Shariah.

Objektif / Dasar Dana

(Sambungan)

Skim Pelaburan Kolektif yang melabur di dalam Ekuiti patuh Shariah

Maximum 30% dari NAB

Skim Pelaburan Kolektif patuh Shariah yang melabur dalam Sukuk

Minimum 70% dari NAB

Aset cair patuh Shariah

Maksimum 5% dari NAB

Profil aset

Aset campuran Asia Pasifik (kecuali Jepun) patuh Shariah

Profil risiko pelabur

Rendah

Tempoh pelaburan

Jangka panjang

Dana Sun Life Malaysia Islamic Strategic Conservative ("SLMISC")

Dana ini disalurkan ke dalam Principal Islamic Conservative Wholesale Fund-of-Funds ("dana sasaran") dengan objektif untuk mencapai kestabilan modal melalui pelaburan dalam portfolio skim pelaburan kolektif patuh Shariah yang melabur dalam ekuiti patuh Shariah dan / atau Sukuk.

Dana sasaran bertujuan untuk melabur dalam sekurang-kurangnya tiga (3) skim pelaburan kolektif patuh Shariah yang melabur secara utama dalam Sukuk dan / atau ekuiti patuh Shariah. Dana sasaran juga akan melabur sekurang-kurangnya 70% dari NAB ke dalam skim pelaburan kolektif patuh Shariah dengan pelaburan khusus di dalam Sukuk dan sehingga 30% dari NAB dalam skim pelaburan kolektif patuh Shariah yang melabur di dalam Ekuiti.

Bagi mengekalkan kecairan dana sasaran juga boleh melaburkan sehingga 5% dari NAB dalam aset cair seperti instrumen pasaran kewangan dan / atau deposit patuh Shariah.

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 Nilai Aset Bersih (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 Shariah
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 Shariah

Profil risiko pelabur
Sederhana

Tempoh pelaburan
Sederhana hingga jangka 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 Shariah dan Sukuk global.

Dana sasaran bertujuan untuk mencapai objektif pelaburannya melalui dasar kepelbagaian pelaburan dalam Ekuiti, Sukuk, Instrumen Pasaran Wang dan Deposit Tetap patuh Shariah dengan institusi kewangan.

Dana sasaran secara umumnya akan melaksanakan portfolio seimbang di antara Ekuiti patuh Shariah dan Sukuk dengan nisbah 50:50. Pelaburan dalam Dana yang berteraskan Sukuk adalah untuk menyediakan kestabilan modal kepada dana sasaran manakala bahagian Ekuiti patuh Shariah 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 Shariah dan Sukuk dengan syarat peruntukan aset tersebut berada julat 40% hingga 60%. Dana sasaran juga boleh melabur sehingga 20% dari Nilai Aset Bersih (NAB) di dalam Sukuk tanpa penarafan.

Objektif / Dasar Dana

(Sambungan)

Ekuiti patuh Syariah and 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 menasaskan untuk mencapai objektifnya dengan melabur sekurang-kurangnya 70% daripada Nilai Aset Bersih (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.

Oleh kerana dana sasaran adalah Dana Pelaburan Lestari dan Bertanggungjawab (SRI), dana sasaran melabur dalam perniagaan dan / atau skim pelaburan kolektif patuh Syariah yang menyediakan impak positif ke atas pembangunan masyarakat yang lestari selaras dengan Matlamat Pembangunan Lestari Bangsa-bangsa Bersatu ("UNSDGs"). Ia termasuk saringan, pemilihan, pemantauan dan realisasi pelaburan.

Dana Sun Life Malaysia Islamic Bond (“SLMIB”)

Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

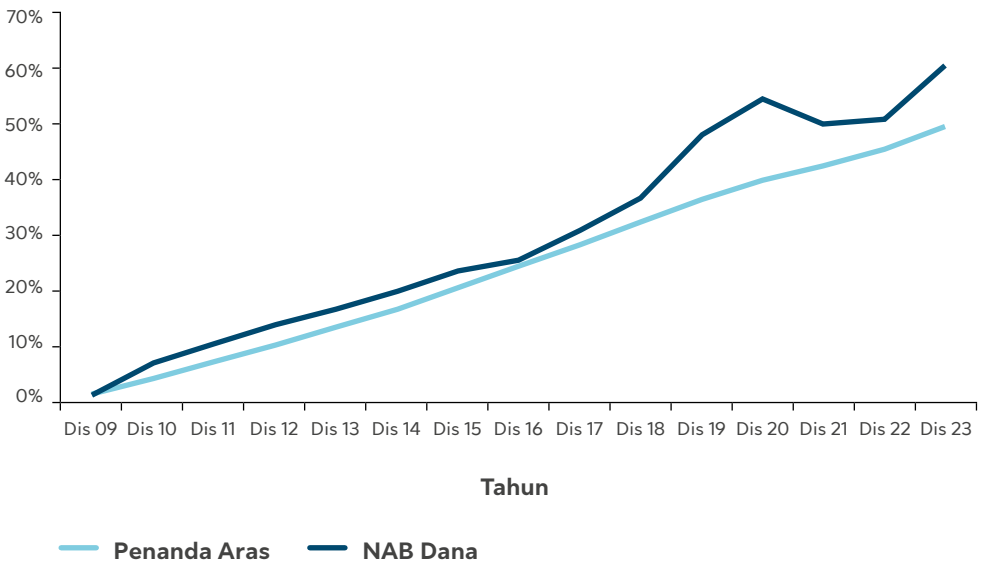
	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	31 Dis 2020 (%)	31 Dis 2019 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	6.6	0.6	-3.0	4.4	8.7	60.3
Penanda Aras (12 month MBB*)	2.9	2.3	1.9	2.2	3.2	49.2

*Kadar Deposit Tetap Maybank Islamic

Dana mencatatkan pulangan 6.6% berbanding penanda arasnya 2.9% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIB Sejak Dilancarkan



Dana Sun Life Malaysia Islamic Bond (“SLMIB”)

(Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih (“NAB”)

	31 Dis 2023	31 Dis 2022	31 Dis 2021	31 Dis 2020	31 Dis 2019
NAB (RM'000)	29,843	24,906	22,347	23,690	9,732
NAB / Unit (RM)	1.6031	1.5045	1.4954	1.5420	1.4774
Jumlah Unit ('000)	18,616	16,555	14,943	15,363	6,588
NAB / Unit tertinggi bagi tahun (RM)	1.6031	1.5045	1.5456	1.5555	1.4793
NAB / Unit terendah bagi tahun (RM)	1.5038	1.4597	1.4919	1.4526	1.3603
Pulangan Tahunan	6.6%	0.6%	-3.0%	4.4%	8.7%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	6.6%	0.6%	-3.0%	4.4%	8.7%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	6.6%	0.6%	-3.0%	4.4%	8.7%
b. Tempoh tiga tahun	1.4%	0.7%	3.4%	5.9%	5.9%
c. Tempoh lima tahun	3.5%	3.0%	3.8%	4.7%	4.5%
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 Syariah Income Fund (Dana Sasaran)	29,866	24,821	22,287	23,732	9,617
Tunai dan lain-lain	(23)	85	60	(42)	115

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Opus Syariah Income Fund (Dana Sasaran)	28,585,249	29,666,220	29,865,868	100.1%
Tunai dan lain-lain	-	-	(22,884)	-0.10%
	28,585,249	29,666,220	29,842,984	100%

Dana Sun Life Malaysia Islamic Equity (“SLMIE”)

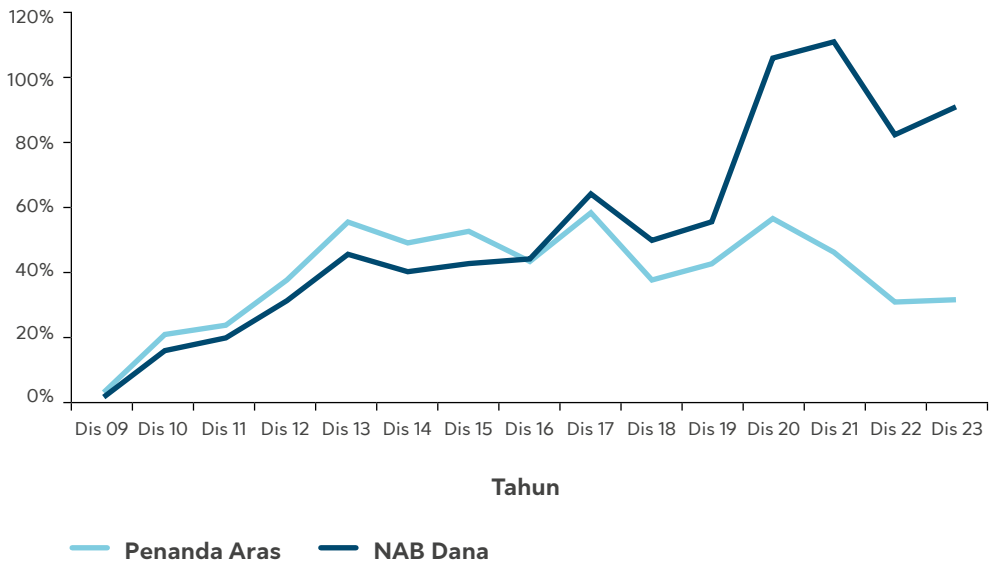
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	31 Dis 2020 (%)	31 Dis 2019 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	4.9	-13.8	2.4	33.3	4.1	91.4
Penanda Aras (FBM Emas Shariah Index)	0.5	-10.8	-6.8	10.1	3.9	30.5

Dana mencatatkan pulangan 4.9% berbanding penanda arasnya 0.5% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIE Sejak Dilancarkan



Dana Sun Life Malaysia Islamic Equity (“SLMIE”)

(Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih (“NAB”)

	31 Dis 2023	31 Dis 2022	31 Dis 2021	31 Dis 2020	31 Dis 2019
NAB (RM'000)	44,660	43,190	49,830	37,050	20,011
NAB / Unit (RM)	1.9143	1.8249	2.1179	2.0681	1.5520
Jumlah Unit ('000)	23,329	23,667	23,528	17,915	12,894
NAB / Unit tertinggi bagi tahun (RM)	1.9160	2.1328	2.2324	2.0688	1.5878
NAB / Unit terendah bagi tahun (RM)	1.8138	1.7136	1.9776	1.2394	1.4788
Pulangan Tahunan	4.9%	-13.8%	2.4%	33.3%	4.1%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	4.9%	-13.8%	2.4%	33.3%	4.1%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	4.9%	-13.8%	2.4%	33.3%	4.1%
b. Tempoh tiga tahun	-2.2%	7.3%	13.3%	9.5%	3.1%
c. Tempoh lima tahun	6.2%	3.4%	9.0%	8.7%	2.5%
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 Aiman Growth Fund (Dana Sasaran)	44,654	43,025	50,471	37,673	19,927
Tunai dan lain-lain	5	166	(641)	(623)	84

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
AHAM Aiman Growth Fund (Dana Sasaran)	38,127,085	45,185,304	44,654,442	100.0%
Tunai dan lain-lain	-	-	5,402	-0.0%
	38,127,085	45,185,304	44,659,844	100%

Dana Sun Life Malaysia Islamic World Equity (“SLMIWE”)

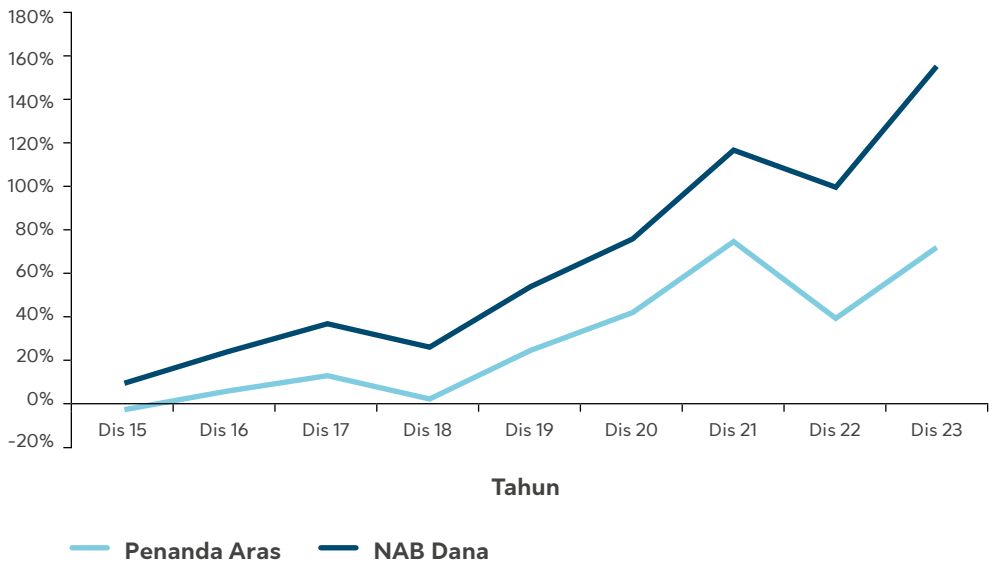
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	31 Dis 2020 (%)	31 Dis 2019 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	23.5	-20.3	22.9	14.0	22.1	72.3
Penanda Aras (MSCI ACWI Islamic (Shariah) Index)	27.8	-7.8	23.3	9.8	21.9	155.3

Dana mencatatkan pulangan 23.5% berbanding penanda arasnya 27.8% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIWE Sejak Dilancarkan



Dana Sun Life Malaysia Islamic World Equity (“SLMIWE”) (Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih (“NAB”)

	31 Dis 2023	31 Dis 2022	31 Dis 2021	31 Dis 2020	31 Dis 2019
NAB (RM'000)	144,531	125,572	105,067	40,193	7,947
NAB / Unit (RM)	1.7225	1.3944	1.7486	1.4226	1.2482
Jumlah Unit ('000)	83,907	90,054	60,086	28,254	6,366
NAB / Unit tertinggi bagi tahun (RM)	1.7398	1.7470	1.7812	1.4292	1.2641
NAB / Unit terendah bagi tahun (RM)	1.3890	1.2999	1.3789	0.9671	1.0137
Pulangan Tahunan	23.5%	-20.3%	22.9%	14.0%	22.1%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	23.5%	-20.3%	22.9%	14.0%	22.1%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	23.5%	-20.3%	22.9%	14.0%	22.1%
b. Tempoh tiga tahun	8.7%	5.6%	19.7%	8.9%	6.5%
c. Tempoh lima tahun	12.5%	5.9%	11.2%	8.4%	5.1%
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)					
abrdrn Islamic World Equity Fund (Dana Sasaran)	145,759	124,839	106,337	40,570	7,985
Tunai dan lain-lain	(1,229)	733	(1,270)	(376)	(38)

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
abrdrn Islamic World Equity Fund (Dana Sasaran)	232,693,017	125,927,484	145,758,906	100.8%
Tunai dan lain-lain	-	-	(1,228,310)	-0.8%
	232,693,017	125,927,484	144,530,596	100%

Dana Sun Life Malaysia Islamic Asia Pacific Equity ("SLMIAPE")

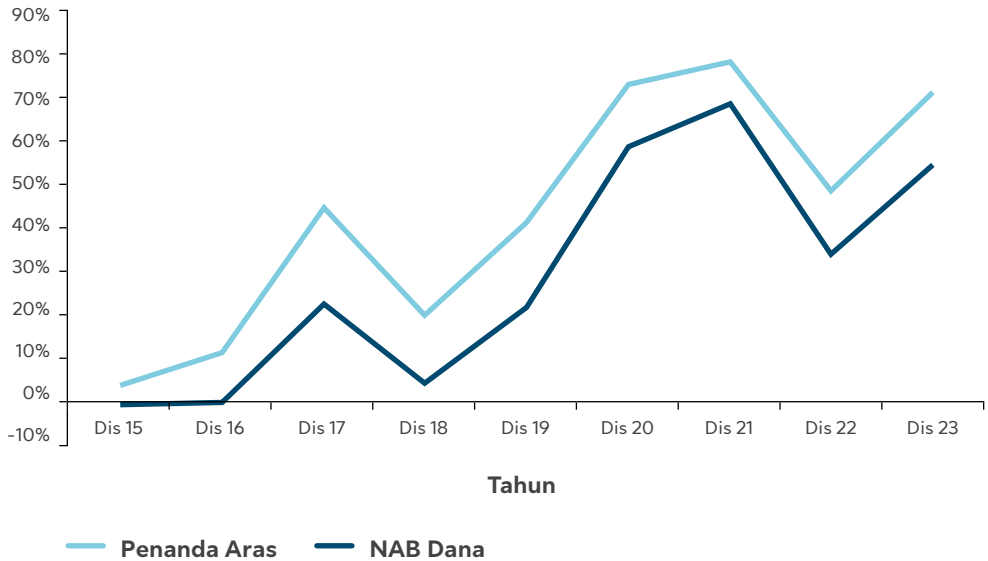
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	31 Dis 2020 (%)	31 Dis 2019 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	15.3	-20.5	6.3	30.1	16.7	54.7
Penanda Aras (MSCI AC Asia ex Japan Islamic Index)	15.1	-16.5	3.0	22.3	17.6	71.4

Dana mencatatkan pulangan 15.3% berbanding penanda arasnya 15.1% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIAPE Sejak Dilancarkan



Dana Sun Life Malaysia Islamic Asia Pacific Equity ("SLMIAPE")

(Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih ("NAB")

	31 Dis 2023	31 Dis 2022	31 Dis 2021	31 Dis 2020	31 Dis 2019
NAB (RM'000)	347,190	304,842	326,496	112,841	33,857
NAB / Unit (RM)	1.5467	1.3416	1.6879	1.5882	1.2211
Jumlah Unit ('000)	224,474	227,228	193,431	71,051	27,726
NAB / Unit tertinggi bagi tahun (RM)	1.5541	1.7067	1.7773	1.5882	1.2340
NAB / Unit terendah bagi tahun (RM)	1.3416	1.3215	1.5882	1.0097	1.0221
Pulangan Tahunan	15.3%	-20.5%	6.3%	30.1%	16.7%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	15.3%	-20.5%	6.3%	30.1%	16.7%
b. Agihan Pendapatan			-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	15.3%	-20.5%	6.3%	30.1%	16.7%
b. Tempoh tiga tahun	0.4%	5.3%	17.7%	10.7%	8.2%
c. Tempoh lima tahun	9.6%	3.5%	12.2%	11.0%	4.9%
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)	347,090	300,459	328,090	114,021	33,803
Tunai dan lain-lain	100	4,384	(1,594)	(1,180)	54

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Principal Islamic Asia Pacific Dynamic Equity Fund (Dana Sasaran)	545,481,634	355,577,536	347,089,964	100%
Tunai dan lain-lain	-	-	99,951	-0.0%
	545,481,634	355,577,536	347,189,915	100%

Dana Sun Life Malaysia Aiiman Select Income (“SLMASI”)

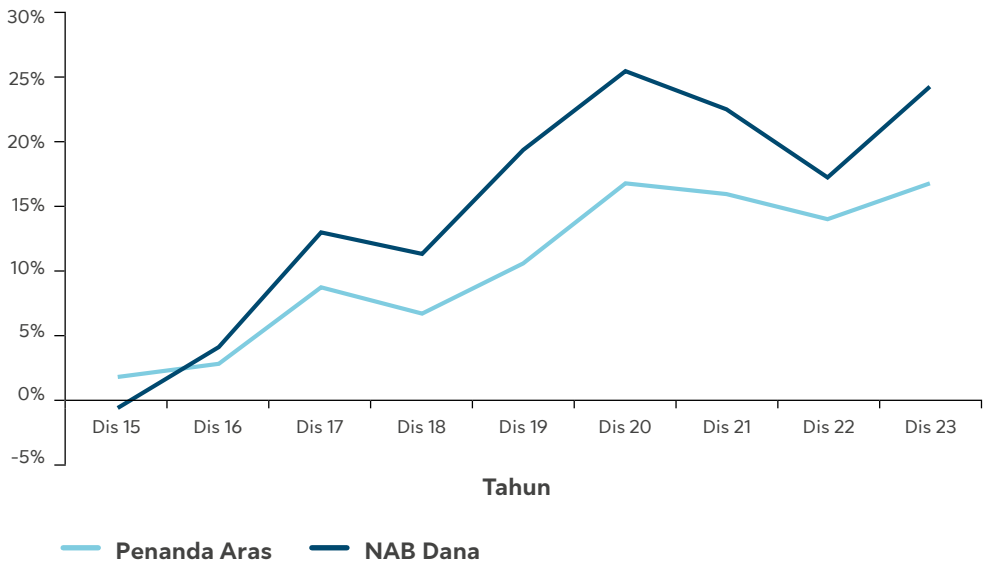
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	31 Dis 2020 (%)	31 Dis 2019 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	5.9	-4.2	-2.4	5.1	7.1	24.2
Penanda Aras (70% 12-month MBB GIA+30% FTSE Bursa Malaysia EMAS Shariah Index performance (FBMSHA))	2.3	-1.6	-0.7	5.1	3.7	16.8

Dana mencatatkan pulangan 5.9% berbanding penanda arasnya 2.3% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMASI Sejak Dilancarkan



Dana Sun Life Malaysia Aiiman Select Income (“SLMASI”)

(Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih (“NAB”)

	31 Dis 2023	31 Dis 2022	31 Dis 2021	31 Dis 2020	31 Dis 2019
NAB (RM'000)	19,215	18,762	17,396	14,959	9,050
NAB / Unit (RM)	1.2424	1.1727	1.2245	1.2541	1.1935
Jumlah Unit ('000)	15,467	15,999	14,207	11,928	7,583
NAB / Unit tertinggi bagi tahun (RM)	1.2438	1.2306	1.2997	1.2590	1.1976
NAB / Unit terendah bagi tahun (RM)	1.1722	1.1311	1.2245	1.1233	1.1113
Pulangan Tahunan	5.9%	-4.2%	-2.4%	5.1%	7.1%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	5.9%	-4.2%	-2.4%	5.1%	7.1%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	5.9%	-4.2%	-2.4%	5.1%	7.1%
b. Tempoh tiga tahun	-0.2%	-0.5%	3.3%	3.6%	4.7%
c. Tempoh lima tahun	2.3%	0.8%	3.3%	4.8%	3.7%
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)	19,123	18,604	17,323	14,932	9,010
Tunai dan lain-lain	92	158	72	27	40

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
AHAM Aiiman Select Income Fund (Dana Sasaran)	40,575,774	20,027,484	19,123,362	99.5%
Tunai dan lain-lain	-	-	91,995	0.5%
	40,575,774	20,027,484	19,215,357	100%

Dana Sun Life Malaysia Islamic Strategic Aggressive ("SLMISA")

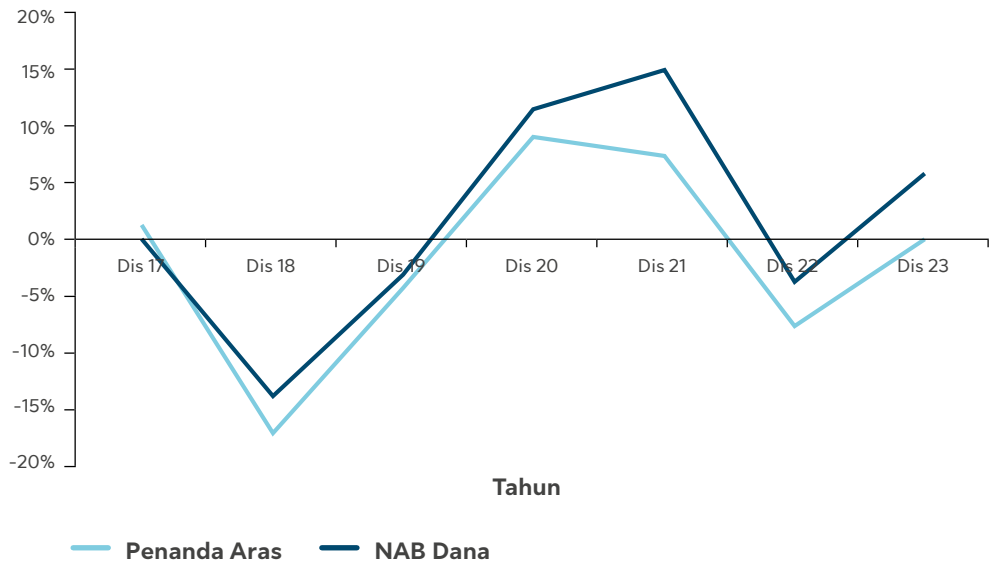
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	31 Dis 2020 (%)	31 Dis 2019 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	10.0	-16.3	3.2	15.1	12.4	5.8
Penanda Aras (50% Indeks MSCI AC Asia ex Japan Islamic + 50% FTSE EMAS)	8.3	-13.9	-1.6	16.2	10.8	0.02

Dana mencatatkan pulangan 10.0% berbanding penanda arasnya 8.3% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMISA Sejak Dilancarkan



Dana Sun Life Malaysia Islamic Strategic Aggressive ("SLMISA")

(Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih ("NAB")

	31 Dis 2023	31 Dis 2022	31 Dis 2021	31 Dis 2020	31 Dis 2019
NAB (RM'000)	12,768	9,639	8,574	5,417	1,958
NAB / Unit (RM)	1.0578	0.9618	1.1492	1.1141	0.9680
Jumlah Unit ('000)	12,071	10,022	7,461	4,862	2,023
NAB / Unit tertinggi bagi tahun (RM)	1.0612	1.1507	1.2024	1.1157	0.9745
NAB / Unit terendah bagi tahun (RM)	0.9531	0.9259	1.1050	0.7777	0.8496
Pulangan Tahunan	10.0%	-16.3%	3.2%	15.1%	12.4%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	10.0%	-16.3%	3.2%	15.1%	12.4%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	10.0%	-16.3%	3.2%	15.1%	12.4%
b. Tempoh tiga tahun	-1.1%	0.6%	10.2%	4.5%	-
c. Tempoh lima tahun	4.9%	0.1%	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)					
Principal Islamic Aggressive Wholesale Fund of Funds (Dana Sasaran)	12,798	9,570	8,591	5,365	1,948
Tunai dan lain-lain	(30)	68	(16)	52	10

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Principal Islamic Aggressive Wholesale Fund of Funds (Dana Sasaran)	12,065,402	12,362,822	12,797,772	100.2%
Tunai dan lain-lain	-	-	(29,869)	-0.2%
	12,065,402	12,362,822	12,767,901	100%

Dana Sun Life Malaysia Islamic Strategic Balanced ("SLMISB")

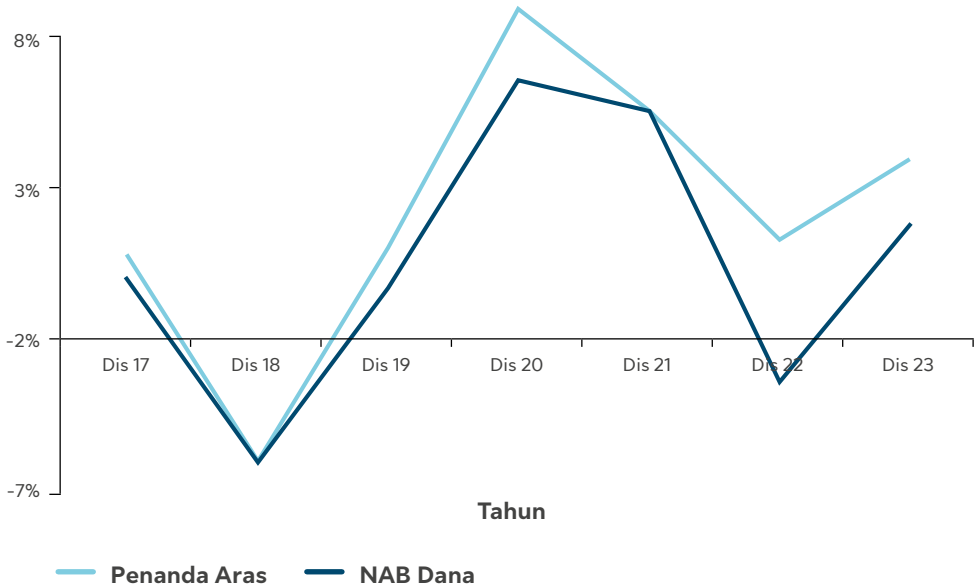
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	31 Dis 2020 (%)	31 Dis 2019 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	5.3	-8.5	-1.0	6.9	6.2	1.8
Penanda Aras (30% Quantshop GII Medium Index + 20% CIMB FRIA-i + 50% FTSE EMAS)	2.7	-4.1	-3.1	7.7	4.6	4.0

Dana mencatatkan pulangan 5.3% berbanding penanda arasnya 2.7% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMISB Sejak Dilancarkan



Dana Sun Life Malaysia Islamic Strategic Balanced ("SLMISB")

(Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih ("NAB")

	31 Dis 2023	31 Dis 2022	31 Dis 2021	31 Dis 2020	31 Dis 2019
NAB (RM'000)	7,382	4,377	2,589	1,284	374
NAB / Unit (RM)	1.0177	0.9664	1.0557	1.0659	0.9973
Jumlah Unit ('000)	7,254	4,529	2,452	1,204	375
NAB / Unit tertinggi bagi tahun (RM)	1.0195	1.0549	1.1041	1.0679	1.0013
NAB / Unit terendah bagi tahun (RM)	0.9603	0.9318	1.0310	0.8910	0.9347
Pulangan Tahunan	5.3%	-8.5%	-1.0%	6.9%	6.2%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	5.3%	-8.5%	-1.0%	6.9%	6.2%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	5.3%	-8.5%	-1.0%	6.9%	6.2%
b. Tempoh tiga tahun	-1.4%	-0.8%	4.0%	2.3%	-
c. Tempoh lima tahun	1.8%	-0.5%	1.2%	-	-
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 Balanced Wholesale Fund of Funds (Dana Sasaran)	7,347	4,348	2,583	1,249	363
Tunai dan lain-lain	35	29	6	35	11

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Principal Islamic Balanced Wholesale Fund of Funds (Dana Sasaran)	7,079,578	7,224,939	7,347,186	99.5%
Tunai dan lain-lain	-	-	35,275	0.5%
	7,079,578	7,224,939	7,382,461	100%

Dana Sun Life Malaysia Islamic Strategic Conservative ("SLMISC")

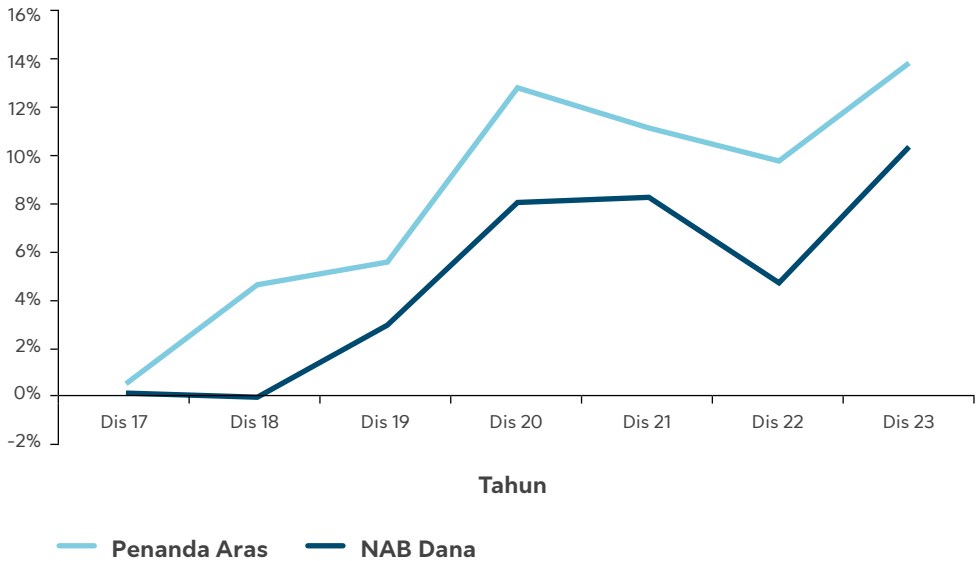
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	31 Dis 2020 (%)	31 Dis 2019 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	5.5	-3.4	0.3	5.0	3.1	10.3
Penanda Aras (50% Quantshop GII Medium Index+25% CIMB FRIA-i+25% FTSE EMAS)	3.8	-1.3	-1.5	6.8	5.1	13.8

Dana mencatatkan pulangan 5.5% berbanding penanda arasnya 3.8% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMISC Sejak Dilancarkan



Dana Sun Life Malaysia Islamic Strategic Conservative ("SLMISC")

(Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih ("NAB")

	31 Dis 2023	31 Dis 2022	31 Dis 2021	31 Dis 2020	31 Dis 2019
NAB (RM'000)	1,026	517	245	92	26
NAB / Unit (RM)	1.1032	1.0461	1.0824	1.0797	1.0285
Jumlah Unit ('000)	930	495	227	85	25
NAB / Unit tertinggi bagi tahun (RM)	1.1039	1.0824	1.0991	1.0800	1.0298
NAB / Unit terendah bagi tahun (RM)	1.0464	1.0220	1.0690	0.9891	0.9966
Pulangan Tahunan	5.5%	-3.4%	0.3%	5.0%	3.1%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	5.5%	-3.4%	0.3%	5.0%	3.1%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	5.5%	-3.4%	0.3%	5.0%	3.1%
b. Tempoh tiga tahun	0.8%	0.6%	2.8%	2.6%	-
c. Tempoh lima tahun	2.1%	1.0%	1.6%	-	-
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 Conservative Wholesale Fund of Funds (Dana Sasaran)	1,011	515	240	78	21
Tunai dan lain-lain	15	3	5	14	5

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Principal Islamic Conservative Wholesale Fund of Funds (Dana Sasaran)	897,894	975,544	1,011,118	98.5%
Tunai dan lain-lain	-	-	15,218	1.5%
	897,894	975,544	1,026,336	100%

Dana Sun Life Malaysia Islamic Deposit (“SLMID”)

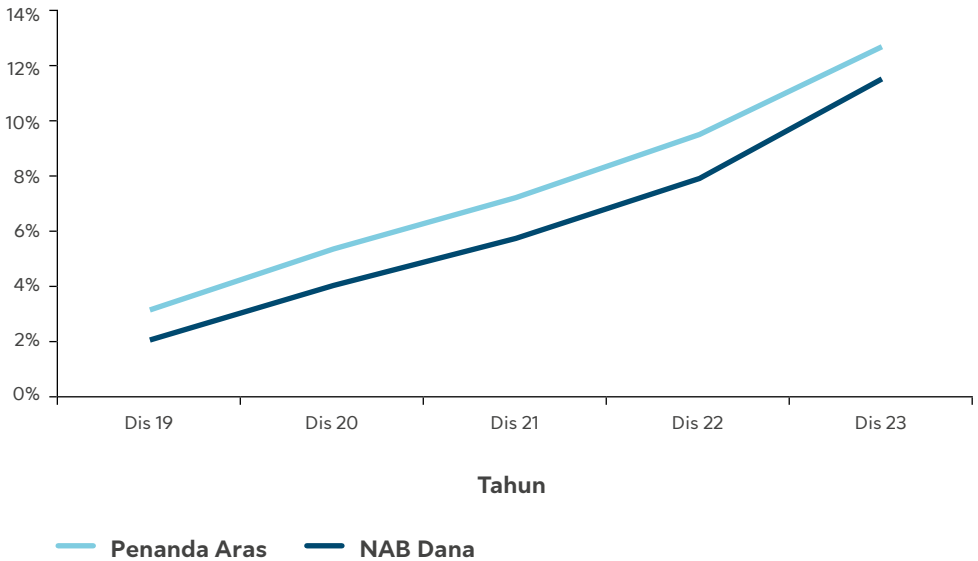
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	31 Dis 2020 (%)	31 Dis 2019 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	3.3	2.1	1.6	2.0	2.0	11.5
Penanda Aras (Islamic Interbank Overnight Rate)	3.0	2.2	1.7	2.2	3.1	12.7

Dana mencatatkan pulangan 3.3% berbanding penanda arasnya 3.0% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMID Sejak Dilancarkan



Dana Sun Life Malaysia Islamic Deposit (“SLMID”)

(Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih (“NAB”)

	31 Dis 2023	31 Dis 2022	31 Dis 2021	31 Dis 2020	31 Dis 2019
NAB (RM'000)	1,011	338	340	229	35
NAB / Unit (RM)	1.1146	1.0787	1.0569	1.0401	1.0199
Jumlah Unit ('000)	907	314	321	220	34
NAB / Unit tertinggi bagi tahun (RM)	1.1146	1.0787	1.0569	1.0401	1.0199
NAB / Unit terendah bagi tahun (RM)	1.0790	1.0572	1.0390	1.0180	0.9993
Pulangan Tahunan	3.3%	2.1%	1.6%	2.0%	2.0%
Pecahan Jumlah Pulangan Tahunan					
a. Pertumbuhan Modal	3.3%	2.1%	1.6%	2.0%	2.0%
b. Agihan Pendapatan	-	-	-	-	-
Purata Pulangan Tahunan					
a. Tempoh satu tahun	3.3%	2.1%	1.6%	2.0%	2.0%
b. Tempoh tiga tahun	2.3%	1.9%	1.9%	-	-
c. Tempoh lima tahun	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)	942	339	337	339	27
Tunai dan lain-lain	69	(0.9)	3	34	8

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Principal Islamic Deposit - Class AI Fund (Dana Sasaran)	888,578	920,222	941,537	93.1%
Tunai dan lain-lain	-	-	69,461	6.9%
	888,578	920,222	1,010,998	100%

Dana Sun Life Malaysia Islamic Global Balanced ("SLMIGB")

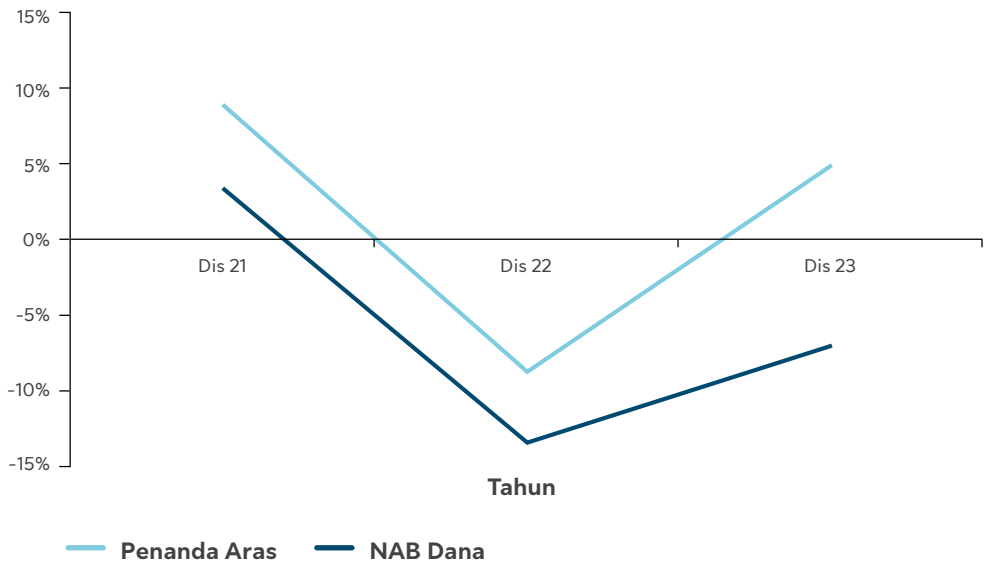
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

	31 Dis 2023 (%)	31 Dis 2022 (%)	31 Dis 2021 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	7.5	-16.3	3.4	-7.0
Penanda Aras (50% S&P Global BMI Shariah Index + 50% Dow Jones Sukuk Index)	15.1	-16.3	8.9	4.9

Dana mencatatkan pulangan 7.5% berbanding penanda arasnya 15.1% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIGB Sejak Dilancarkan



Dana Sun Life Malaysia Islamic Global Balanced ("SLMIGB")

(Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih ("NAB")

	31 Dis 2023	31 Dis 2022	31 Dis 2021
NAB (RM'000)	13,352	10,383	6,289
NAB / Unit (RM)	0.9302	0.8655	1.0343
Jumlah Unit ('000)	14,353	11,998	6,081
NAB / Unit tertinggi bagi tahun (RM)	0.9311	1.0352	1.0361
NAB / Unit terendah bagi tahun (RM)	0.8546	0.8169	0.9886
Pulangan Tahunan	7.5%	-16.3%	3.4%
Pecahan Jumlah Pulangan Tahunan			
a. Pertumbuhan Modal	7.5%	-16.3%	3.4%
b. Agihan Pendapatan	-	-	-
Purata Pulangan Tahunan			
a. Tempoh satu tahun	7.5%	-16.3%	3.4%
b. Tempoh tiga tahun	-1.8%	-	-
c. Tempoh lima tahun	-	-	-
Caj			
a. Yuran pengurusan dana	-	-	-
b. Yuran audit (RM'000)	-	-	-
c. Cukai	8.0%	8.0%	8.0%
Kategori dan komposisi dana (RM'000)			
United-i Global Balanced Fund -MYR hedge Class (Dana Sasaran)	13,000	10,269	6,291
Tunai dan lain-lain	351	114	(2)

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
United-i Global Balanced Fund -MYR hedge Class (Dana Sasaran)	27,748,973	13,165,716	13,000,394	97.4%
Tunai dan lain-lain	-	-	351,244	2.6%
	27,748,973	13,165,716	13,351,638	100%

Dana Sun Life Malaysia Islamic Global Sustainable (“SLMIGS”)

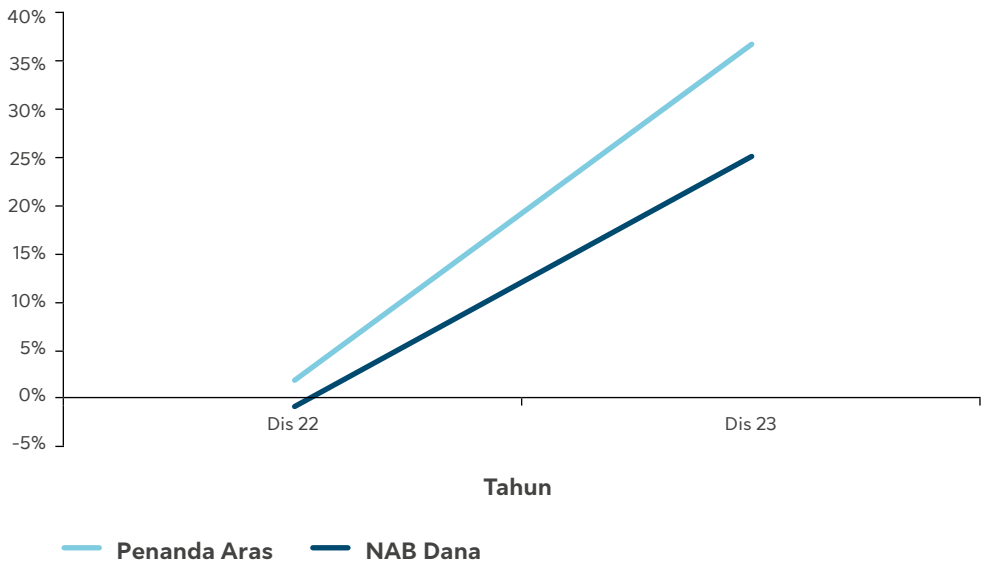
Apakah prestasi Dana untuk tempoh ulasan dan sejak dilancarkan sehingga 31 Disember 2023?

	31 Dis 2023 (%)	31 Dis 2022 (%)	Sejak Dilancarkan (%)
Prestasi (NAB)	26.8	-1.5	24.9
Penanda Aras (Dow Jones Islamic Market Developed Markets Index)	34.9	1.3	36.7

Dana mencatatkan pulangan 26.8% berbanding penanda arasnya 34.9% untuk tempoh di bawah ulasan.

Pulangan

Prestasi Dana SLMIGS Sejak Dilancarkan



Dana Sun Life Malaysia Islamic Global Sustainable ("SLMIGS")

(Sambungan)

Analisa Perubahan dalam Nilai Aset Bersih ("NAB")

	31 Dis 2023	31 Dis 2022
NAB (RM'000)	2,775	229
NAB / Unit (RM)	1.2489	0.9849
Jumlah Unit ('000)	2,222	232
NAB / Unit tertinggi bagi tahun (RM)	1.2557	1.1120
NAB / Unit terendah bagi tahun (RM)	0.9802	0.9547
Pulangan Tahunan	26.80%	-1.5%
Pecahan Jumlah Pulangan Tahunan		
a. Pertumbuhan Modal	26.8%	-1.5%
b. Agihan Pendapatan	-	-
Purata Pulangan Tahunan		
a. Tempoh satu tahun	26.8%	-1.5%
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)		
Nomura Global Shariah Sustainable Equity MYR Class A Fund (Dana Sasaran)	2,418	225
Tunai dan lain-lain	357	4

PERUNTUKAN ASET (RM)	Jumlah Pegangan	Kos	Nilai Pasaran	% dari NAB
Nomura Global Shariah Sustainable Equity MYR Class A Fund (Dana Sasaran)	1,841,315	2,170,653	2,417,647	87.1%
Tunai dan lain-lain	-	-	356,864	12.9%
	1,841,315	2,170,653	2,774,511	100%

Kenyataan oleh Pengurus

Saya, Chew Chin Lim, Ketua Pegawai Kewangan Sun Life Malaysia Takaful Berhad ("Pengurus"), berpendirian bahawa, pada pendapat Pengurus, maklumat kewangan 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 Aiman Select Income ("SLMASI"), Dana Sun Life Malaysia Islamic Strategic Aggressive ("SLMISA"), Dana Sun Life Malaysia Islamic Strategic Balanced ("SLMISB"), Dana Sun Life Malaysia Islamic Strategic Conservative ("SLMISC"), Dana Sun Life Malaysia Islamic Deposit ("SLMID"), Dana Sun Life Malaysia Islamic Global Balanced ("SLMIGB") dan Dana Sun Life Malaysia Islamic Global Sustainable ("SLMIGS") setakat 31 Disember 2023 yang dinyatakan pada mukasurat 115 hingga 129 telah disediakan dengan sewajarnya selaras dengan dasar perakaunan yang dinyatakan dalam Nota 3 kepada maklumat kewangan dan Garis Panduan mengenai Perniagaan Insurans / Takaful Berkaitan-Pelaburan yang diterbitkan oleh Bank Negara Malaysia.

Bagi pihak Pengurus,

Chew Chin Lim

Ketua Pegawai Kewangan

Kuala Lumpur

19 Mac 2024

Laporan Juruaudit Bebas Kepada Para Pemegang Unit Dana-Dana Takaful Berkaitan-Pelaburan Sun Life Malaysia Takaful Bhd

LAPORAN MENGENAI AUDIT MAKLUMAT KEWANGAN

Pendapat Kami

Pada pendapat kami, maklumat kewangan Dana-dana untuk tahun kewangan berakhir 31 Disember 2023 telah disediakan, dalam semua aspek material, selaras dengan dasar perakaunan yang dinyatakan dalam Nota 3 kepada maklumat kewangan dan Garis Panduan mengenai Perniagaan Insurans / Takaful Berkaitan-Pelaburan yang diterbitkan oleh Bank Negara Malaysia.

Apa yang telah kami audit

Audit kami merangkumi penyata aset dan liabiliti, penyata untung dan rugi serta penyata perubahan nilai aset bersih untuk tahun kewangan 31 Disember 2023, dan nota-nota maklumat kewangan, termasuk ringkasan dasar perakaunan penting, seperti dinyatakan di mukasurat 115 hingga 129.

Asas untuk pendapat

Kami telah menjalankan audit kami selaras dengan standard pengauditan yang dibenarkan di Malaysia dan Standard Pengauditan Antarabangsa. Tanggungjawab kami di bawah standard 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 agihan dan kegunaan

Kami ingin menarik perhatian mengenai Nota 3 kepada maklumat kewangan, yang menggambarkan asas perakaunan. Maklumat kewangan telah disediakan untuk membantu Dana-dana mematuhi Garis Panduan mengenai Perniagaan Insurans / Takaful Berkaitan-Pelaburan yang diterbitkan oleh Bank Negara Malaysia. Oleh itu, maklumat kewangan ini mungkin tidak sesuai untuk sebarang tujuan lain. Laporan kami adalah bebas dan hanya untuk untuk pemegang-pemegang unit Dana-Dana dan tidak boleh diedarkan kepada atau diguna pakai oleh pihak lain. 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, Etika Standard Antarabangsa di bawah Lembaga Kod Etika Antarabangsa Akauntan Profesional (termasuk Standard Bebas Antarabangsa)

Laporan Juruaudit Bebas Kepada Para Pemegang Unit Dana-Dana Takaful Berkaitan-Pelaburan Sun Life Malaysia Takaful Bhd

(Sambungan)

("Kod EISBA"), dan kami juga memenuhi tanggungjawab etika mengikut lunas undang-undang dan Kod IESBA.

Tanggungjawab Para Pengarah Pengurus untuk maklumat kewangan

Pengarah Sun Life Malaysia Takaful Berhad ("Pengurus") bertanggungjawab ke atas penyediaan maklumat kewangan selaras dengan dasar-dasar perakaunan seperti yang dinyatakan dalam Nota 3 maklumat kewangan dan Garis Panduan mengenai Perniagaan Insurans / Takaful Berkaitan-Pelaburan yang diterbitkan oleh Bank Negara Malaysia, dan kawalan dalaman yang ditentukan oleh Pengurus untuk membolehkan penyediaan maklumat kewangan yang bebas daripada salah nyata material, sama ada disebabkan oleh penipuan atau kesilapan.

Semasa menyediakan penyata 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 Pengarah bercadang untuk membubarkan Dana-Dana, atau menamatkan operasi, atau tidak mempunyai alternatif realistik lain kecuali berbuat demikian.

Lembaga Pengarah Pengurus juga bertanggungjawab untuk mengawalselia

proses pelaporan kewangan Dana-Dana.

Tanggungjawab juruaudit untuk mengaudit maklumat kewangan

Objektif kami adalah untuk mendapatkan jaminan sewajarnya sama ada maklumat kewangan secara keseluruhannya adalah bebas daripada kesilapan pernyataan material, sama ada disebabkan oleh penipuan atau kesilapan, dan untuk menerbitkan laporan juruaudit yang merangkumi pendapat kami. Walaupun audit yang dijalankan adalah selaras dengan standard pengauditan yang dibenarkan di Malaysia dan antarabangsa, tiada jaminan bahawa kaedah ini dapat mengesan kesilapan pernyataan yang material.

Kesilapan pernyataan boleh timbul daripada penipuan atau kesilapan dan dianggap material jika, secara berasingan atau dalam agregat, ia boleh mempengaruhi keputusan ekonomi pengguna yang dibuat berdasarkan maklumat kewangan ini.

Standard pengauditan yang dibenarkan di Malaysia dan Antarabangsa juga mewajibkan kami untuk melaksanakan pertimbangan profesional dan mengekalkan keraguan profesional semasa proses audit dijalankan. Kami juga:

- a) Menenalpasti dan menilai risiko kesilapan pernyataan material maklumat kewangan, sama ada disebabkan oleh penipuan atau

Laporan Juruaudit Bebas Kepada Para Pemegang Unit Dana-Dana Takaful Berkaitan-Pelaburan Sun Life Malaysia Takaful Bhd

(Sambungan)

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 pernyataan material yang disebabkan oleh penipuan adalah lebih tinggi daripada yang berpunca daripada kesilapan, memandangkan penipuan boleh merangkumi pakatan sulit, pemalsuan, peninggalan sengaja, gambaran yang salah, atau melangkaui kawalan dalaman.

- (b) Pemahaman mengenai kawalan dalaman adalah relevan untuk membina prosedur pengauditan yang bersesuaian, bukan bertujuan untuk menyatakan pendapat tentang keberkesanan kawalan dalaman Pengurus.
- (c) Menilai kesesuaian dasar perakaunan yang digunakan dan kewajaran anggaran perakaunan dan pendedahan berkaitan maklumat kewangan yang dibuat oleh Pengarah bagi pihak Pengurus.
- (d) Menyimpulkan mengenai keberkesanan penggunaan usaha berterusan perakaunan yang dilaksanakan oleh Pengarah bagi pihak Pengurus dan, berdasarkan bukti audit yang diperolehi, tiada ketidakpastian material yang boleh menimbulkan keraguan munasabah mengenai keupayaan

Dana-Dana untuk terus beroperasi. Jika terdapat ketidakpastian material, kami dihendaki 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 Pengarah mengenai, skop dan jadual kerja audit yang dirancang juga sebarang penemuan isu berkaitan audit, termasuk sebarang kelemahan dalam kawalan dalaman yang telah kami kenalpasti sepanjang audit kami.

Lain-Lain Perkara

Laporan ini di keluarkan khusus untuk pemegang unit Dana-Dana dan bukan untuk tujuan lain. Kami tidak bertanggung jawab ke atas sesiapa yang menggunakan laporan ini untuk tujuan yang tidak berkaitan.

PRICEWATERHOUSECOOPERS PLT
LLP0014401-LCA & AF 1146
Akauntan Berkanun

Kuala Lumpur
19 Mac 2024

Penyata Aset dan Liabiliti setakat 31 Disember 2023

2023

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM	Dana SLMISA RM	Dana SLMISB RM	Dana SLMISC RM	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM
Pelaburan:											
Unit Amanah	29,865,868	44,654,442	145,758,906	347,089,963	19,123,362	12,797,771	7,347,187	1,011,118	941,537	13,000,394	2,417,647
Tunai dan deposit	1,073	1,015	915	3,795	571	592	1,132	1,327	236	385	2,311
Aset cukai tertunda	-	42,469	-	679,006	72,330	-	-	-	-	13,226	-
Aset cukai semasa	219	11,354	-	272,290	14,199	375	-	-	-	4,867	-
Belum diterima	54,241	7,250	594,406	569,486	11,310	7,303	43,922	16,736	71,902	332,766	376,309
JUMLAH ASET	29,921,401	44,716,530	146,354,227	348,614,540	19,221,772	12,806,041	7,392,241	1,029,181	1,013,675	13,351,638	2,796,267
Liabiliti cukai tertunda	15,972	-	1,586,514	-	-	34,796	9,780	2,846	1,705	-	19,760
Liabiliti cukai semasa	-	-	119,509	-	-	-	-	-	57	-	1,996
Belum dibayar	62,446	56,687	117,608	1,424,625	6,415	3,344	-	-	915	-	-
JUMLAH LIABILITI	78,418	56,687	1,823,631	1,424,625	6,415	38,140	9,780	2,846	2,677	-	21,756
NILAI ASET BERSIH DISUMBANGKAN OLEH PEMEGANG SIJIL	29,842,983	44,659,843	144,530,596	347,189,915	19,215,357	12,767,901	7,382,461	1,026,335	1,010,998	13,351,638	2,774,511

Penyata Aset dan Liabiliti setakat 31 Disember 2023

(Sambungan)

2023

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM	Dana SLMISA RM	Dana SLMISB RM	Dana SLMISC RM	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM
DIWAKILI OLEH:											
Modal pemegang sijil	26,089,754	35,009,574	121,715,010	344,770,213	18,197,254	12,357,978	7,270,273	993,609	982,658	13,584,309	2,524,320
Pendapatan / (rugi) tidak diagih dibawa ke hadapan	3,753,230	9,650,269	22,815,586	2,419,702	1,018,103	409,923	112,188	32,727	28,340	(232,671)	250,191
Liabiliti pemegang sijil	29,842,984	44,659,843	144,530,596	347,189,915	19,215,357	12,767,901	7,382,461	1,026,336	1,010,998	13,351,638	2,774,511
Unit dalam edaran	18,616,071	23,329,387	83,907,472	224,473,838	15,466,707	12,070,727	7,253,869	930,359	907,051	14,353,041	2,221,645
Nilai aset bersih seunit	1.6031	1.9143	1.7225	1.5467	1.2424	1.0578	1.0177	1.1032	1.1146	0.9302	1.2489

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

Penyata Aset dan Liabiliti setakat 31 Disember 2022

2022

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM	Dana SLMISA RM	Dana SLMISB RM	Dana SLMISC RM	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM
Pelaburan:											
Unit Amanah	24,821,315	43,024,732	124,838,394	300,458,758	18,604,306	9,570,435	4,347,523	514,832	339,138	10,269,432	225,165
Tunai dan deposit	3,713	343	1,809	1,555	1,087	604	1,108	2,313	278	4,148	2,725
Aset cukai tertunda	70,826	187,954	738,857	4,648,870	146,086	58,371	16,705	301	-	91,755	179
Aset cukai semasa	9,359	11,661	9,113	160,732	15,490	-	24	-	-	18,245	-
Belum diterima	4,431	10	128,459	351,276	46,931	10,746	11,617	30	10	50,345	882
JUMLAH ASET	24,909,644	43,224,699	125,716,632	305,621,191	18,813,900	9,640,156	4,376,977	517,476	339,426	10,433,925	228,951
Liabiliti cukai tertunda	-	-	-	-	-	-	-	-	535	-	-
Liabiliti cukai semasa	-	-	-	-	-	12	-	-	42	-	-
Belum dibayar	3,492	34,382	145,061	778,791	51,480	1,213	-	-	613	50,605	-
JUMLAH LIABILITI	3,492	34,382	145,061	778,791	51,480	1,225	-	-	1,190	50,605	-
NILAI ASET BERSIH DISUMBANGKAN OLEH PEMEGANG SIJIL	24,906,152	43,190,317	125,571,571	304,842,400	18,762,420	9,638,929	4,376,977	517,476	338,236	10,383,320	228,951

Penyata Aset dan Liabiliti setakat 31 Disember 2022

(Sambungan)

2022

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM	Dana SLMISA RM	Dana SLMISB RM	Dana SLMISC RM	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM
DIWAKILI OLEH:											
Modal pemegang sijil	22,858,435	35,635,581	130,872,109	347,995,784	18,823,439	10,296,119	4,569,368	520,936	324,013	11,463,103	231,011
Pendapatan / (rugi) tidak diagih dibawa ke hadapan	2,047,717	7,554,736	(5,300,538)	(43,153,384)	(61,019)	(657,190)	(192,391)	(3,460)	14,223	(1,079,783)	(2,061)
Liabiliti pemegang sijil	24,906,152	43,190,317	125,571,571	304,842,400	18,762,420	9,638,929	4,376,977	517,476	338,236	10,383,320	228,951
Unit dalam edaran	16,554,675	23,666,684	90,054,232	227,227,797	15,999,489	10,022,020	4,529,266	494,664	313,563	11,997,578	232,470
Nilai aset bersih seunit	1.5045	1.8249	1.3944	1.3416	1.1727	0.9618	0.9664	1.0461	1.0787	0.8655	0.9849

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

Penyata Pendapatan dan Perbelanjaan Untuk Tahun Kewangan Berakhir 31 Disember 2023

2023

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM	Dana SLMISA RM	Dana SLMISB RM	Dana SLMISC RM	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM
Pendapatan pelaburan bersih:											
Pendapatan daripada deposit tetap / pasaran wang	1	1	3	4	4	-	-	-	-	2	2
Pendapatan dividen	709,852	553,039	-	3,050,983	394,227	-	-	-	7	-	-
Pendapatan atas pelupusan pelaburan	-	-	1,493,864	-	-	-	-	-	715	-	24,950
Pendapatan tidak direalisasi atas pelaburan	1,084,979	1,818,557	29,067,137	49,623,299	921,950	1,164,590	331,063	39,334	14,623	981,611	249,234
Lain-lain pendapatan	219	11,355	-	272,290	14,200	375	-	-	-	4,867	1
JUMLAH PENDAPATAN	1,795,051	2,382,952	30,561,004	52,946,576	1,330,381	1,164,965	331,063	39,334	15,345	986,480	274,187
Ditolak:											
Yuran pengurusan	-	-	-	-	-	-	-	-	-	-	-
Rugi atas pelupusan pelaburan	2,741	141,934	-	3,403,625	177,503	4,684	-	-	-	60,838	-
Lain-lain perbelanjaan	86,798	145,485	2,325,371	3,969,864	73,756	93,167	26,485	3,147	1,170	78,529	19,939
JUMLAH PERBELANJAAN	89,539	287,419	2,325,371	7,373,489	251,259	97,851	26,485	3,147	1,170	139,367	19,939

Penyata Pendapatan dan Perbelanjaan Untuk Tahun Kewangan Berakhir 31 Disember 2023

(Sambungan)

2023

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM	Dana SLMISA RM	Dana SLMISB RM	Dana SLMISC RM	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM
LEBIHAN PENDAPATAN ATAS PERBELANJAAN SEBELUM CUKAI	1,705,512	2,095,533	28,235,633	45,573,086	1,079,122	1,067,113	304,578	36,188	14,175	847,112	254,248
CUKAI	-	-	119,509	-	-	-	-	-	58	-	1,996
LEBIHAN PENDAPATAN ATAS PERBELANJAAN SELEPAS CUKAI	1,705,512	2,095,533	28,116,124	45,573,086	1,079,122	1,067,113	304,578	36,188	14,117	847,112	252,252
PENDAPATAN TIDAK DIAGIH DIBAWA KE HADAPAN	2,047,717	7,554,736	(5,300,538)	(43,153,384)	(61,019)	(657,190)	(192,391)	(3,460)	14,223	(1,079,783)	(2,061)
PENDAPATAN TIDAK DIAGIH DIHANTAR KE HADAPAN	3,753,229	9,650,269	22,815,586	2,419,702	1,018,103	409,923	112,187	32,728	28,340	(232,671)	250,191

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

Penyata Pendapatan dan Perbelanjaan Untuk Tahun Kewangan Berakhir 31 Disember 2022

2022

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM	Dana SLMISA RM	Dana SLMISB RM	Dana SLMISC RM	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM
Pendapatan pelaburan bersih:											
Pendapatan daripada deposit tetap / pasaran wang	4	1	5	2	2	-	-	-	1	3	-
Pendapatan dividen	73,021	1,478,559	-	4,671,292	120,523	-	-	-	485	184,666	-
Pendapatan atas pelupusan pelaburan	-	-	-	-	-	153	-	-	520	-	-
Pendapatan tidak direalisasikan atas pelaburan	240,196	-	-	-	-	-	-	-	6,715	-	-
Lain-lain pendapatan	9,359	730,553	1,876,334	6,513,041	73,142	132,782	20,766	654	-	122,100	180
JUMLAH PENDAPATAN	322,580	2,209,113	1,876,339	11,184,335	193,667	132,935	20,766	654	7,721	306,769	180
Ditolak:											
Yuran pengurusan	-	-	-	-	-	-	-	-	-	-	-
Rugi atas pelupusan pelaburan	116,992	145,758	113,919	2,009,153	193,627	-	304	-	-	228,062	-
Lain-lain perbelanjaan	19,216	8,986,156	23,340,261	79,403,860	720,655	1,659,770	259,273	8,180	537	1,298,191	2,240
JUMLAH PERBELANJAAN	136,208	9,131,914	23,454,180	81,413,013	914,282	1,659,770	259,577	8,180	537	1,526,253	2,240

Penyata Pendapatan dan Perbelanjaan Untuk Tahun Kewangan Berakhir 31 Disember 2022

(Sambungan)

2022

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM	Dana SLMISA RM	Dana SLMISB RM	Dana SLMISC RM	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM
LEBIHAN PENDAPATAN ATAS PERBELANJAAN SEBELUM CUKAI	186,372	(6,922,802)	(21,577,841)	(70,228,679)	(720,615)	(1,526,835)	(238,811)	(7,526)	7,184	(1,219,484)	(2,061)
CUKAI	-	-	-	-	-	13	-	-	42	-	-
LEBIHAN PENDAPATAN ATAS PERBELANJAAN SELEPAS CUKAI	186,372	(6,922,802)	(21,577,841)	(70,228,679)	(720,615)	(1,526,848)	(238,811)	(7,526)	7,142	(1,219,484)	(2,061)
PENDAPATAN TIDAK DIAGIH DIBAWA KE HADAPAN	1,861,345	14,477,536	16,277,303	27,075,295	659,596	869,658	46,420	4,066	7,081	139,701	-
PENDAPATAN TIDAK DIAGIH DIHANTAR KE HADAPAN	2,047,717	7,554,736	(5,300,538)	(43,153,384)	(61,019)	(657,190)	(192,391)	(3,460)	14,223	(1,079,783)	(2,061)

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

Penyata Perubahan Dalam Nilai Aset Bersih Untuk Tahun Kewangan Berakhir 31 Disember 2023

2023

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM	Dana SLMISA RM	Dana SLMISB RM	Dana SLMISC RM	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM
Nilai aset bersih pada permulaan tahun kewangan	24,906,152	43,190,317	125,571,571	304,842,400	18,762,420	9,638,929	4,376,977	517,476	338,236	10,383,320	228,951
Lebih pendapatan atas perbelanjaan selepas cukai bagi tahun kewangan:											
Pendapatan / (rugi) tidak direalisasikan	1,084,979	1,818,557	29,067,137	49,623,299	921,950	1,164,590	331,063	39,334	14,623	981,611	249,234
Pendapatan / (rugi) bersih direalisasikan selepas cukai	620,533	276,975	(951,014)	(4,050,213)	157,172	(97,477)	(26,485)	(3,147)	(505)	(134,499)	3,018
	1,705,512	2,095,532	28,116,123	45,573,086	1,079,122	1,067,113	304,578	36,188	14,117	847,112	252,252
Perubahan disebabkan pembelian dan penjualan unit semasa tahun kewangan:											
Pembelian unit bersih	9,659,370	11,776,280	39,503,238	79,932,951	5,968,088	5,957,985	4,977,510	823,033	831,085	4,930,634	2,898,487
Penjualan unit bersih	(6,428,050)	(12,402,286)	(48,660,336)	(83,158,522)	(6,594,273)	(3,896,126)	(2,276,604)	(350,361)	(172,440)	(2,809,428)	(605,179)
	3,231,320	(626,006)	(9,157,098)	(3,225,571)	(626,185)	2,061,859	2,700,906	472,672	658,645	2,121,206	2,293,308
Nilai aset bersih pada akhir tahun kewangan	29,842,984	44,659,843	144,530,596	347,189,915	19,215,357	12,767,901	7,382,461	1,026,336	1,010,998	13,351,638	2,774,511

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

Penyata Perubahan Dalam Nilai Aset Bersih Untuk Tahun Kewangan Berakhir 31 Disember 2022

2022

	Dana SLMIB RM	Dana SLMIE RM	Dana SLMIWE RM	Dana SLMIAPE RM	Dana SLMASI RM	Dana SLMISA RM	Dana SLMISB RM	Dana SLMISC RM	Dana SLMID RM	Dana SLMIGB RM	Dana SLMIGS RM
Nilai aset bersih pada permulaan tahun kewangan	22,346,952	49,829,662	105,067,023	326,496,444	17,395,833	8,574,433	2,588,788	245,391	339,576	6,289,343	-
Lebih pendapatan atas perbelanjaan selepas cukai bagi tahun kewangan:											
Pendapatan / (rugi) tidak direalisasikan	240,196	(8,986,156)	(23,340,261)	(79,403,860)	(720,656)	(1,659,771)	(259,273)	(8,180)	6,715	(1,298,191)	(2,241)
Pendapatan / (rugi) bersih direalisasikan selepas cukai	(53,824)	2,063,354	1,762,420	9,175,181	41	132,923	20,462	654	427	78,707	180
	186,372	(6,922,802)	(21,577,841)	(70,228,679)	(720,615)	(1,526,848)	(238,811)	(7,526)	7,142	(1,219,484)	(2,061)
Perubahan disebabkan pembelian dan penjualan unit semasa tahun kewangan:											
Pembelian unit bersih	8,089,931	14,832,404	71,115,307	138,352,650	8,149,979	6,299,167	3,425,357	455,947	215,949	8,417,602	243,314
Penjualan unit bersih	(5,717,103)	(14,548,947)	(29,032,919)	(89,778,015)	(6,062,776)	(3,707,823)	(1,398,355)	(176,336)	(224,431)	(3,104,140)	(12,303)
	2,372,828	283,457	42,082,388	48,574,635	2,087,202	2,591,344	2,027,000	279,611	(8,482)	5,313,462	231,011
Nilai aset bersih pada akhir tahun kewangan	24,906,152	43,190,317	125,571,571	304,842,400	18,762,420	9,638,929	4,376,977	517,476	338,236	10,383,320	228,951

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

Nota-nota kepada Maklumat Kewangan untuk Tahun Kewangan Berakhir 31 Disember 2023

1. Aktiviti Utama dan Maklumat Am

Dana-dana Berkaitan-Pelaburan Sun Life Malaysia Takaful terdiri daripada 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 Aiiiman Select Income ("SLMASI"), Dana Sun Life Malaysia Islamic Strategic Aggressive ("SLMISA"), Dana Sun Life Malaysia Islamic Strategic Balanced ("SLMISB"), Dana Sun Life Malaysia Islamic Strategic Conservative ("SLMISC"), Dana Sun Life Malaysia Islamic Deposit ("SLMID"), Dana Sun Life Malaysia Islamic Global Balanced ("SLMIGB") dan Dana Sun Life Malaysia Islamic Global Sustainable ("SLMIGS").

Aktiviti utama Dana-Dana adalah untuk melabur dalam pelaburan yang dibenarkan. SLMIGS dan SLMIGB telah dilancarkan masing-masing pada 1 Jun 2022 dan 10 April 2021, SLMID telah dilancarkan pada 18 Januari 2019, SLMISA, SLMISB dan SLMISC telah dilancarkan pada 1 Disember 2017, 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 Syariah dan dipantau oleh Jawatankuasa Syariah 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 dan Garis Panduan Mengenai Perniagaan Insurans / Takaful Berkaitan-Pelaburan yang diterbitkan oleh Bank Negara Malaysia ("BNM") dalam setiap aspek material.

Nota-nota kepada Maklumat Kewangan untuk Tahun Kewangan Berakhir 31 Disember 2023 (Sambungan)

2. Asas Penyediaan (Sambungan)

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 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 FTPVL semasa permulaannya ditetapkan pada nilai saksama. Selepas pengiktirafan awal, pelaburan ini diukur semula pada nilai saksama. Pelarasan nilai saksama dan keuntungan dan kerugian direalisasi atas penyahiktirafan akan diiktiraf dalam Penyata Pendapatan dan Perbelanjaan.

Nota-nota kepada Maklumat Kewangan untuk Tahun Kewangan Berakhir 31 Disember 2023 (Sambungan)

3. Ringkasan Dasar-dasar Perakaunan Penting (Sambungan)

(a) Pelaburan (Sambungan)

(ii) Nilai saksama aset kewangan

Pelaburan disenarai dinilai berdasarkan harga pasaran ditutup bursa saham pada tarikh Penyata Aset dan Liabiliti.

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

Keuntungan 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 Islam 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 unit bersih 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.

Nota-nota kepada Maklumat Kewangan untuk Tahun Kewangan Berakhir 31 Disember 2023 (Sambungan)

3. Ringkasan Dasar-dasar Perakaunan Penting (Sambungan)

(f) Lain-lain perbelanjaan

Lain-lain perbelanjaan perlu merangkumi perbelanjaan pentadbiran dan caj bank dan diiktiraf apabila ditanggung.

(g) Pengiktirafan pendapatan

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

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

Pendapatan atau kerugian yang timbul daripada pelupusan pelaburan dikredit atau dicaj 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 dan amaun yang dihantar 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 dipotong boleh digunakan.

Nota-nota kepada Maklumat Kewangan untuk Tahun Kewangan Berakhir 31 Disember 2023 (Sambungan)

3. Ringkasan Dasar-dasar Perakaunan Penting (Sambungan)

(i) Yuran pengurusan

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

4. Pelaburan

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

Sun Life Malaysia Takaful Berhad

Registration No: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur, Malaysia

Telephone: (603) 2612 3600

Facsimile: (603) 2698 7035

Client Careline: 1300-88-5055

Email: wecare@sunlifemalaysia.com



sunlifemalaysia.com



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[sunlifemalaysia_my](https://www.instagram.com/sunlifemalaysia_my)



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