

FUND OBJECTIVE

The Fund aims to provide investors with liquidity and regular income, whilst maintaining capital stability by investing primarily in deposits that comply with the Shariah principles.

FUND DETAILS

Launch Date	18 January 2019	Domicile	Malaysia
Currency	Ringgit Malaysia	Launch Price	RM1.0000
Units in Circulation	25,005 units (30 September 2019)	Fund Size	RM25,334 (30 September 2019)
Unit NAV	RM1.0131 (30 September 2019)	Dealing	Daily (as per Bursa Malaysia trading day)
Fund Manager	Principal Asset Management Bhd	Target Fund	CIMB Islamic Deposit Fund
Benchmark	Islamic Interbank Overnight Rate	Taxation	8% of taxable investment income
Risk Profile	Suitable for investors: <ul style="list-style-type: none"> ▪ Seek for liquid and regular income ▪ Have a low risk profile and seek for a potentially less volatile investment return ▪ Seek for investments in deposits that comply with Shariah principles. 	Fees	<ul style="list-style-type: none"> ▪ Sun Life Malaysia does not impose any fund management charge on Sun Life Malaysia Islamic Deposit Fund. ▪ Up to 0.45% of the NAV of the fund, accrued on a daily basis by the Principal Asset Management Bhd.

ASSET ALLOCATION OF THE TARGET FUND

Money Market	98.71%
Cash	1.29%
Total	100.00%

TOP HOLDINGS OF THE TARGET FUND

Bank Muamalat Malaysia	18.94%
AmBank Islamic	15.95%
RHB Islamic Bank Bhd	15.29%
Public Islamic Bank Bhd	14.49%
Hong Leong Islamic Bank Bhd	10.36%
Affin Islamic Bank Bhd	9.79%
Bank Islam Malaysia Bhd	8.80%
CIMB Islamic Bank	5.08%
Total	98.71%

PERFORMANCE RECORD

This fund feeds into CIMB Islamic Deposit Fund (“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.

Table below shows the investment returns of Sun Life Malaysia Islamic Deposit Fund versus its benchmark as at 30 September 2019:

%	YTD	1M	3M	6M	1-Year	3-Year	Since Inception
Fund*	1.31	0.24	0.77	1.31	N/A	N/A	1.31
Benchmark	2.34	0.24	0.75	1.53	N/A	N/A	2.33

* Calculation of past performance is based on NAV-to-NAV

Notice: Past performance of the fund is not an indication of its future performance which may differ. The fund performance is not guaranteed.

FUND MANAGER’S COMMENTS

The Fund delivered 0.24% in the month of September 2019 which is on par with the benchmark.

We limit our investment exposure to short term Islamic money market instruments due to the very low risk nature of the Fund.

Source : *Principal Asset Management Berhad*
 Date : 30 September 2019

Disclaimer:

The benchmark performance is not a guide to future performances which may differ. The performance of the fund is not guaranteed. The value of the fund will fluctuate and may fall below the amount of premiums paid and the fund value depends on the actual performance of the underlying investment. This material is for information purposes only and is subject to change at any time without notice. Sun Life Malaysia does not guarantee its accuracy, completeness, correctness or timeliness for any purpose or reason. This information should not be considered as advice or recommendation in relation to your account or particular investment objectives, financial situation or needs. You may not revise, transform, or build upon this material without prior written consent of Sun Life Malaysia. Before acting on any information you should seek independent financial advice.