

**FUND FACT SHEET**

| <b>Name of fund</b>   | <b>Sun Life Malaysia Growth Fund</b>  |  |
|---|---|--|
| <b>Features of fund</b>   |   |  |
| Investment objective  | To maximise capital growth over the medium to long-term through the stock market.   |  |
| Investment strategy and approach  | <p>The fund may invest up to 98% of its Net Asset Value (NAV) in equities. In line with its objectives, the strategy of the fund will focus on investment in shares of companies with growth potential and listed on the main board of Bursa Malaysia Berhad.</p> <p>The asset allocation of the fund is as follows:</p> <ul style="list-style-type: none"> <li>• at least 80% in equities at all times; and</li> <li>• the balance in liquid assets.</li> </ul> <p>The fund combines a top-down asset and sector allocation process with a bottom-up stock selection process. The asset allocation process is made after a review of macroeconomic trends in Malaysia and for the major economies. In particular, Principal will consider the direction of GDP growth, interest rates, inflation, currencies, government policies and will assess their impact on the various sectors, together with sector specific parameters to predict any discernible trends or themes that will form the basis of Principal's sector selection.</p> <p>Stock selection is based upon improving fundamentals and attractive relative valuations. Rising investor sentiment is an additional criterion. While Principal uses a number of valuation methodologies, the price-earnings ratio is still preferred.</p> <p>As part of the risk management process, Principal will manage the fund within designated beta ranges. Further, the portfolio structure has to comply with sector and stock limits as well as small cap weighting requirements.</p> |  |
| Asset allocation  | <ul style="list-style-type: none"> <li>• Equities: Minimum of 80%, maximum 98% of Net Asset Value (NAV); and</li> <li>• Liquid assets: The remaining balance.</li> <li>• Equities selection for the funds: FTSE Bursa Malaysia 100 (FBM100)</li> </ul>  |  |
| Performance benchmark   | FTSE Bursa Malaysia 100 (FBM100)  |  |
| Fund manager  | Principal Asset Management Berhad ("Principal")   |  |
| Fund launch date  | 20 October 2008   |  |
| <b>Fees and charges</b>   |   |  |
| Fund management charge  | Up to 1.50% per annum of the NAV of the fund.<br>These fund management charges are accrued on a daily basis.  |  |
| Taxation  | 8% of the annual investment income.   |  |
| <b>Fund performance</b>   |   |  |
| <p><b>Notice: Past performance of the fund is not an indication of its future performance, which may differ. The fund performance is not guaranteed.</b></p> <p>Table below shows the historical actual annual investment returns (net of tax and charges) of the fund with the selected benchmark indices:</p> |   |  |
| Year  | Actual performance:<br>Sun Life Malaysia Growth Fund  | Benchmark:<br>FTSE Bursa Malaysia 100 (FBM100) |
| 2023  | 4.1%  | 0.6%   |
| 2022  | -2.6%   | -5.4%  |
| 2021  | 7.3%  | -4.2%  |
| 2020  | -0.3%   | 3.5%   |
| 2019  | 5.0%  | -2.9%  |
| 2018  | -8.8%   | -9.3%  |
| 2017  | 21.1%   | 12.7%  |
| 2016  | -6.1%   | -2.5%  |
| 2015  | -2.4%   | -2.9%  |
| 2014  | -5.0%   | -6.2%  |
| Source  | : FBM100 index can be obtained at Bursa Malaysia website <a href="http://www.bursamalaysia.com">www.bursamalaysia.com</a>   |  |
| Updated   | : as at 30 April 2024   |  |

**This is strictly the performance of the investment-linked fund and not the returns earned on the actual premiums paid of the investment-linked plan.**

$$\text{Basis of calculation of past performance} = \left\{ \left[ \frac{X \text{ at EOY}}{X \text{ at BOY}} \right] - 1 \right\} \times 100\%$$

X = NAV for Sun Life Malaysia Growth Fund and index for FBM100

EOY = Ending of year

BOY = Beginning of year

#### Risks

All investment carries some form of risks. The potential key risks include but are not limited to the following:

|                                   |  |
|-----------------------------------|--|
| Market risk                       | <p>Market risk is the risk of negative movement that affects the price of all assets in a particular capital market. The factors influencing the performance of the markets include:</p> <ul style="list-style-type: none"> <li>• Economic and financial market conditions;</li> <li>• Political change;</li> <li>• Broad investor sentiment;</li> <li>• Movements in interest rate and inflation; and</li> <li>• Currency risks.</li> </ul> <p>Stock values fluctuate in response to the activities and performance of individual companies and general market or economic conditions. Such movements in the underlying values of the share of the investment portfolio will cause the NAV or prices of units to fall as well as rise. Market risk is mitigated through careful selection of securities and diversification through spreading of risk across a basket of assets and/or sectors.</p> |
| Company or security specific risk | <p>There are many specific risks, which apply to individual companies or securities. Examples include the possible effect on a company of losing a key executive or the unforeseen entry of a new competitor into the market. The risk is mitigated by conducting in-house periodic reviews and analysis. In-house analysis is then supplemented by periodic reviews from rating agencies and market analysts.</p>   |
| Credit risk                       | <p>The risk of loss of principal or loss of a financial reward stemming from counterparty's failure to repay a loan or otherwise meet a contractual obligation. This risk is primarily applicable to the liquid assets of this fund. Credit risk is mitigated by conducting in-house periodic reviews and analysis. In-house analysis is then supplemented by periodic reviews from rating agencies and market analysts.</p>   |

#### Other information

|                           |  |
|---------------------------|--|
| Target market             | <p>Suitable for investors who:</p> <ul style="list-style-type: none"> <li>• have a medium to long-term investment horizon;</li> <li>• target capital appreciation;</li> <li>• do not require regular income;</li> <li>• are comfortable with higher volatility; and</li> <li>• are willing to take higher risk for potential higher gains.</li> </ul>  |
| Pricing basis             | <p>Forward pricing, which means units are created and cancelled at the next valuation day upon the receipt of premium and claims.</p> <p>To recoup the cost of acquiring and disposing of assets, a dilution or transaction cost adjustment may be made to the NAV to recover any amount which the fund had already paid or reasonably expects to pay for the creation or cancellation of units.</p> |
| Pricing frequency         | Daily on Sun Life Malaysia business day.   |
| Exceptional circumstances | <p>Sun Life Malaysia may suspend the unit pricing and defer the payment of benefits, other than death and total and permanent disability benefits, subscription or redemption of units, switching of funds, under this policy for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange.</p>               |

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